	lain Features Of Regulatory Capital Instruments					
\$ milli	ions except as noted)	Included in both regulatory	Included in both regulatory	Included in both regulatory	Included in both regulatory	
_		capital and TLAC Common Shares	capital and TLAC Preferred Shares Class B -	capital and TLAC Preferred Shares Class B -	capital and TLAC Preferred Shares Class B -	
			Series 29	Series 31	Series 33	
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal	
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	063671101	063679609	063679880	06367X200	
	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and	
0		applicable Provincial laws	applicable Provincial laws	applicable Provincial laws	applicable Provincial laws	
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A	
4	Regulatory treatment Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	
	Post-transitional Basel III rules Eligible at solo/group/group&solo	Eligible Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	
7	Instrument type (types to be specified by each jurisdiction)	Common Shares	Preferred Shares	Preferred Shares	Preferred Shares	
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	23,896	400	300	200	
9	Par value of instrument	N/A	400	300 Chambaldon Facility	200	
	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	
	Original date of issuance Perpetual or dated	Various Perpetual	06-Jun-2014 Perpetual	30-Jul-2014 Perpetual	05-Jun-2015 Perpetual	
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	
14	Issuer call subject to prior supervisory approval	N/A	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	N/A	25-Aug-2024 Redemable at Par. No contingent call	25-Nov-2024 Redemable at Par. No contingent call	25-Aug-2025 Redemable at Par. No contingent call	
			dates.	dates.	dates.	
16	Subsequent call dates, if applicable		Every 5 years	Every 5 years	Every 5 years	
17	Coupons / dividends Fixed or floating dividend/coupon	N/A	Fixed	Fixed	Fixed	
	Coupon rate and any related index	N/A	3.90%	3.80%	3.80%	
19	Existence of a dividend stopper	N/A	No	No	No	
21	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Fully discretionary No	Fully discretionary No	Fully discretionary No	Fully discretionary No	
	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Non-cumulative N/A	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible	
	If convertible, conversion trigger(s)	N/A	NVCC Triggers: (a) the Superintendent of Financial	NVCC Triggers: (a) the Superintendent of Financial	NVCC Triggers: (a) the Superintendent of Financial	
			Institutions publicly announces that the Bank has been advised, in writing,	Institutions publicly announces that the Bank has been advised, in writing,	Institutions publicly announces that the Bank has been advised, in writing,	
			that the Superintendent of Financial Institutions is of the opinion that the	that the Superintendent of Financial Institutions is of the opinion that the	that the Superintendent of Financial Institutions is of the opinion that the	
			Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent	
			instruments and taking into account any other factors or circumstances	instruments and taking into account any other factors or circumstances	instruments and taking into account any other factors or circumstances	
			that are considered relevant or appropriate, it is reasonably likely	that are considered relevant or appropriate, it is reasonably likely	that are considered relevant or appropriate, it is reasonably likely	
			that the viability of the Bank will be restored or maintained; or	that the viability of the Bank will be restored or maintained; or	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	(b) a federal or provincial government in Canada publicly announces that the Bank has	(b) a federal or provincial government in Canada publicly announces that the Bank has	
			accepted or agreed to accept a capital injection, or equivalent	accepted or agreed to accept a capital injection, or equivalent	accepted or agreed to accept a capital injection, or equivalent	
			support, from the federal government or any provincial	support, from the federal government or any provincial	support, from the federal government or any provincial	
			government or political subdivision or agent or agency thereof without	government or political subdivision or agent or agency thereof without	government or political subdivision or agent or agency thereof without	
			which the Bank would have been determined by the Superintendent of Financial Institutions to be non-	which the Bank would have been determined by the Superintendent of Financial Institutions to be non-	which the Bank would have been determined by the Superintendent of Financial Institutions to be non-	
			viable.	viable.	viable.	
25			AND CH.	well 6 II	Lugue II	
25	If convertible, fully or partially	N/A	Will fully convert into	Will fully convert into common shares upon NVCC	Will fully convert into common shares upon NVCC	
			common shares upon NVCC			
			trigger event	trigger event	trigger event	
26	If convertible, conversion rate	N/A				
26	If convertible, conversion rate	N/A	trigger event Upon the occurrence of an NVCC trigger event, each	trigger event Upon the occurrence of an NVCC trigger event, each	trigger event Upon the occurrence of an NVCC trigger event, each	
26	If convertible, conversion rate	N/A	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 31 Preferred Share would be	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be	
26	If convertible, conversion rate	N/A	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the	
26	If convertible, conversion rate	N/A	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of	
26	If convertible, conversion rate	N/A	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price.	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price.	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price.	
26	If convertible, conversion rate	N/A	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for	
27	If convertible, mandatory or optional conversion	N/A	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory	
27 28 29	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A N/A	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal	
27 28 29 30 31	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s)	N/A N/A	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	
27 28 29 30 31 32	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A N/A NO	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No	
27 28 29 30 31 32 33 34	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	N/A N/A N/A NO N/A N/A	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal NO N/A	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	
27 28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	N/A N/A N/A NO N/A N/A N/A N/A	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A	
27 28 30 31 32 33 34 34a	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A NO N/A N/A N/A N/A N/A Preferred Shares	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Subordinated Debt	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Subordinated Debt	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Subordinated Debt	
27 28 29 30 31 32 33 34 34a 35	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	N/A N/A N/A NO N/A N/A N/A N/A	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A	
27 28 29 30 31 32 33 34 34a 35	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A N/A N/A N/A N/O N/A N/A N/A N/A N/A N/A N/A N/A Preferred Shares	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Short Form Base Shelf	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multipilier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	
27 28 29 30 31 32 33 34 34a 35	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A N/A N/A N/O N/A N/A N/A N/A N/A N/A N/A N/A Preferred Shares	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf Prospectus - Mar 13 14	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf Prospectus - Mar 13 14	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf Prospectus - Mar 13 14	
27 28 29 30 31 32 33 34 34a 35	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A N/A N/A N/O N/A N/A N/A N/A N/A N/A N/A N/A Preferred Shares	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Short Form Base Shelf	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multipilier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	

⁽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		
	ions except as noted)	Included in both regulatory	Included in both regulatory
		capital and TLAC Preferred Shares Class B -	capital and TLAC Preferred Shares Class B -
		Series 44	Series 50
1	Issuer	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	06368B207 Canadian Federal and applicable Provincial laws	06368D4E1 Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A
4	Regulatory treatment Transitional Basel III rules	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules Eligible at solo/group/group&solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo
	Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Preferred Shares
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	400	500
9 10	Par value of instrument Accounting classification	Shareholders' Equity	Shareholders' Equity
	Original date of issuance Perpetual or dated	17-Sep-2018 Perpetual	27-Jul-2022 Perpetual
	Original maturity date	No Maturity	No Maturity
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes Redemable on or after 25- November-2028 at Par. No contingent call dates.	Yes Redeemable during the period from October 26, 2027 to and including November 26, 2027 at par. No contingent call dates.
16	Subsequent call dates, if applicable	Every 5 years	Every 5 years
	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
		Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial institutions is of the opinion that the Bank has ceased, or is about to cease to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable.	that the Superintendent of Financial Institutions is of the opinion that the
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event
	if convertible, conversion rate	quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding Series 50 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory Common Shares	Mandatory Common Shares
	If convertible, specify issuer of instrument it converts into Write-down feature	Bank of Montreal No	Bank of Montreal No
31 32	If write-down, write-down trigger(s)	N/A N/A	N/A N/A
33 34	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	N/A N/A N/A	N/A N/A N/A
	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	Subordinated Debt	Subordinated Debt
36		No No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A Short Form Base Shelf Prospectus - May 23, 18	N/A Short Form Base Shelf Prospectus - Mar. 11, 22
	Supplement to Base Shelf Prospectus (if applicable)	Prospectus Suppl Class B Pref Shares - Series 44	Prospectus Suppl Class B Pre Shares - Series 50
	Pricing Supplement (If applicable)		
	e term "convertible" in the above table is interpreted to mean convertible into common es. Certain of BMO's outstanding non-common capital instruments are convertible into		

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

Mai	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 -	capital and TLAC 4.800% Additional Tier 1	capital and TLAC Limited Recourse Capital	capital and TLAC Limited Recourse Capital
		Series 52	Capital Notes	Notes, Series 1	Notes, Series 2
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	0636LHJ8 Canadian Federal and	06368B5P9 State of New York, the	06368DJQ8 Canadian Federal and	06368DA87 Canadian Federal and
		applicable Provincial laws	Province of Ontario and the laws of Canada	applicable Provincial laws	applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
1	Regulatory treatment Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Preferred Shares	Group and Solo Additional Tier 1 Capital	Group and Solo Additional Tier 1 Capital	Group and Solo Additional Tier 1 Capital
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	650	Notes 658	Notes 1,250	Notes 750
9	date) Par value of instrument	650	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
	Perpetual or dated Original maturity date	Perpetual No Maturity	Perpetual No Maturity	Dated 26-Nov-2080	Dated 26-May-2082
		W	W	W	W
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes Redeemable during the	Yes Redeemable on or after 25-	Yes Redeemable on or after 26-	Yes Redeemable on or after 26-
		period from April 26, 2028 to and including May 26,	Aug-2024 at Par. No contingent call dates.	Oct-2025 at Par. No contingent call dates.	Apr-2027 at Par. No contingent call dates.
		2028 at par. No contingent call dates.			
		33.1 44(43).			
	Cube and the state of a cultivate of	From F	From C	From From	From France
	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, 2025	Fixed until May 26, 2027
	Coupon rate and any related index Existence of a dividend stopper	7.057% No	4.80% Yes	4.30% Yes	5.625% Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Mandatory	Mandatory
22	Existence of step up or other incentive to redeem Noncumulative or cumulative	No Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger(s)	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:
		(a) the Superintendent of Financial Institutions publicly announces that	(a) the Superintendent publicly announces that the Bank has been	(a) the Superintendent publicly announces that the Bank has been	(a) the Superintendent publicly announces that the Bank has been
		the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the	advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to	advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to	advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to
		Bank has ceased, or is about to cease, to be viable and that, after the		cease, to be viable and that, after the conversion of the Notes and all other	cease, to be viable and that, after the conversion of the Notes and all other
		conversion of all contingent instruments and taking into account	contingent instruments issued by the Bank and taking into account any	contingent instruments issued by the Bank and taking into account any	contingent instruments issued by the Bank and taking into account any
		any other factors or circumstances that are considered relevant or	other factors or circumstances that are considered relevant or	other factors or circumstances that are considered relevant or	other factors or circumstances that are considered relevant or
		appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be
		restored or maintained; or (b) a federal or provincial government in Canada publicly	restored or maintained; or (b) a federal or provincial government in Canada publicly	restored or maintained; or (b) a federal or provincial government in Canada publicly	restored or maintained; or (b) a federal or provincial government in Canada publicly
		announces that the Bank has accepted or agreed to accept a	announces that the Bank has accepted or agreed to accept a	announces that the Bank has accepted or agreed to accept a	announces that the Bank has accepted or agreed to accept a
		capital injection, or equivalent support, from the federal	capital injection, or equivalent support, from the federal	capital injection, or equivalent support, from the federal	capital injection, or equivalent support, from the federal
		government or any provincial	government or any provincial government or political subdivision	government or any provincial government or political subdivision	government or any provincial
		government or political subdivision		or agent or agency thereof without	government or political subdivision
		or agent or agency thereof without which the Bank would have been	or agent or agency thereof without which the Bank would have been determined by the Superintendent to	or agent or agency thereof without which the Bank would have been determined by the Superintendent to	government or political subdivision or agent or agency thereof without which the Bank would have been
		or agent or agency thereof without			government or political subdivision or agent or agency thereof without
		or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-	which the Bank would have been determined by the Superintendent to	which the Bank would have been determined by the Superintendent to	government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to
25	If convertible, fully or partially	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	which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into	which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into	government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into
25	If convertible, fully or partially	or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	which the Bank would have been determined by the Superintendent to be non-viable.	which the Bank would have been determined by the Superintendent to be non-viable.	government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.
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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.

Mai	n Features Of Regulatory Capital Instruments			
	ions except as noted)	In all all all a bath are all to a	Industrial to both consideration	Included in both regulatory
		Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	capital and TLAC
		Limited Recourse Capital Notes, Series 3	Limited Recourse Capital Notes, Series 4	Limited Recourse Capital Notes, Series 5
			,	,
		David of Manageral	Doub of Montanal	Dark of Manhard
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	06368D8W7	US06368LQ586	US06368L5Q57
	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	State of New York, the Province of Ontario and the	State of New York, the Province of Ontario and the
2-	Attack to the first time of the TACT of th	applicable i romicial lans	laws of Canada	laws of Canada
3d	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
4	Regulatory treatment Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
	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
7	Instrument type (types to be specified by each jurisdiction)	Additional Tier 1 Capital Notes	Additional Tier 1 Capital Notes	Additional Tier 1 Capital Notes
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	1,000	1376	1026
	Par value of instrument	1,000	USD 1000	USD 750
	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
	Original date of issuance Perpetual or dated	13-Sep-2022 Dated	08-Mar-2024 Dated	17-Jul-2024 Dated
	Original maturity date	26-Nov-2082	26-May-2084	26-Nov-2084
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption amount	Redeemable on or after 26-	Redeemable on 26-May-	Redeemable on 26-
		Oct-2027 at Par. No contingent call dates.	2029 at Par. No contingent call dates.	November-2034 at Par. No contingent call dates.
16	Subsequent call dates, if applicable	Every 5 years	Every 3 months	Every 3 months
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed until November 26, 2027	Fixed until May 26, 2029	Fixed until November 26, 2029
	Coupon rate and any related index Existence of a dividend stopper	7.325% Yes	7.70% Yes	7.30% Yes
20	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Mandatory No	Fully discretionary No	Fully discretionary No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger(s)	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:
		(a) the Superintendent publicly	(a) the Superintendent publicly	(a) the Superintendent publicly
		announces that the Bank has been advised, in writing, that the	announces that the Bank has been advised, in writing, that the	announces that the Bank has been advised, in writing, that the
		advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to	announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to	advised, in writing, that the
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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, full or partial If write-down, full or partial If write-down, write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	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 Sank 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. Will fully convert into 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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf Prospectus Supplement —	advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contrigent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or 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. Will fully convert into 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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A V/A Prospectus Supplement —	advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into 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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A USD Prospectus - May 26 2022 Prospectus Supplement -
27 28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	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 Sank 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. Will fully convert into 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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf Prospectus Supplement —	advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contrigent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or 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. Will fully convert into 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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A V/A Prospectus Supplement —	advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all othe conversion of the Notes and all othe contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained, or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A USD Prospectus - May 26 2022 Prospectus Supplement -

 $^{^{(1)}}$ 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.

r ue identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) rning law(s) of the instrument us by which enforceability requirement of Section 13 of the TLAC Term Sheet is eved (for other TLAC-eligible instruments governed by foreign law) latory treatment istional Basel III rules ite at solo/group/group&solo ument type (types to be specified by each jurisdiction) unt recognised in regulatory capital (Currency in mil, as of most recent reporting alue of instrument unting classification nal date of issuance etual or dated nal maturity date r call subject to prior supervisory approval anal call date, contingent call dates and redemption amount	Included in both regulatory capital and TLAC 3.803% Subordinated Notes due 2032 Bank of Montreal US06368BGS16 State of New York, the Province of Ontario and the laws of Canada N/A Tier 2 Tier 2 Group and Solo Tier 2 Subordinated Debt 0 USD 1,250 Liability - amortized cost 12-Dec-2017 Dated 15-Dec-2032	capital and TLAC Series J Medium-Term Notes - First Tranche Bank of Montreal 06369ZCE2 Canadian Federal and applicable Provincial laws N/A Tier 2 Tier 2 Group and Solo Tier 2 Subordinated Debt 0 1,000 Liability - amortized cost	capital and TLAC Series J Medium-Term Notes - Second Tranche Bank of Montreal CA063692CF95 Canadian Federal and applicable Provincial laws N/A Tier 2 Tier 2 Group and Solo Tier 2 Subordinated Debt	Included in both regulatory capital and TLAC Series K Medium-Term Notes - First Tranche Bank of Montreal CA063692CG78 Canadian Federal and applicable Provincial laws N/A Tier 2 Tier 2 Group and Solo Tier 2 Subordinated Debt
ue identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) rning law(s) of the instrument as by which enforceability requirement of Section 13 of the TLAC Term Sheet is veed (for other TLAC-eligible instruments governed by foreign law) latery treatment ititional Basel III rules transitional Basel III rules lie at solo/group/group&solo ument type (types to be specified by each jurisdiction) unt recognised in regulatory capital (Currency in mil, as of most recent reporting alue of instrument unting classification nal date of issuance etual or dated nal maturity date	capital and TLAC 3.803% Subordinated Notes due 2032 Bank of Montreal US063688GS16 State of New York, the Province of Ontario and the laws of Canada N/A Tier 2 Tier 2 Group and Solo Tier 2 Subordinated Debt 0 USD 1,250 Liability - amortized cost 12-Dec-2017 Dated	capital and TLAC Series J Medium-Term Notes - First Tranche Bank of Montreal 06369ZCE2 Canadian Federal and applicable Provincial laws N/A Tier 2 Tier 2 Group and Solo Tier 2 Subordinated Debt 0 1,000 Liability - amortized cost	capital and TLAC Series J Medium-Term Notes - Second Tranche Bank of Montreal CA063692CF95 Canadian Federal and applicable Provincial laws N/A Tier 2 Group and Solo Tier 2 Subordinated Debt 0	capital and TLAC Series K Medium-Term Notes - First Tranche Bank of Montreal CA063692CG78 Canadian Federal and applicable Provincial laws N/A Tier 2 Tier 2 Group and Solo Tier 2 Subordinated Debt
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rning law(s) of the instrument as by which enforceability requirement of Section 13 of the TLAC Term Sheet is ved (for other TLAC-eligible instruments governed by foreign law) latory treatment littional Basel III rules transitional Basel III rules lie at solo/group/group&solo ument type (types to be specified by each jurisdiction) unt recognised in regulatory capital (Currency in mil, as of most recent reporting alue of instrument unting classification nal date of issuance etual or dated nal maturity date r call subject to prior supervisory approval	State of New York, the Province of Ontario and the laws of Canada N/A Tier 2 Tier 2 Group and Solo Tier 2 Subordinated Debt 0 USD 1,250 Liability - amortized cost 12-Dec-2017 Dated	Canadian Federal and applicable Provincial laws N/A Tier 2 Tier 2 Group and Solo Tier 2 Subordinated Debt 0 1,000 Liability - amortized cost	Canadian Federal and applicable Provincial laws N/A Tier 2 Tier 2 Group and Solo Tier 2 Subordinated Debt 0	Canadian Federal and applicable Provincial laws N/A Tier 2 Tier 2 Group and Solo Tier 2 Subordinated Debt
rning law(s) of the instrument as by which enforceability requirement of Section 13 of the TLAC Term Sheet is ved (for other TLAC-eligible instruments governed by foreign law) latory treatment littional Basel III rules transitional Basel III rules lie at solo/group/group&solo ument type (types to be specified by each jurisdiction) unt recognised in regulatory capital (Currency in mil, as of most recent reporting alue of instrument unting classification nal date of issuance etual or dated nal maturity date r call subject to prior supervisory approval	State of New York, the Province of Ontario and the laws of Canada N/A Tier 2 Tier 2 Group and Solo Tier 2 Subordinated Debt 0 USD 1,250 Liability - amortized cost 12-Dec-2017 Dated	Canadian Federal and applicable Provincial laws N/A Tier 2 Tier 2 Group and Solo Tier 2 Subordinated Debt 0 1,000 Liability - amortized cost	Canadian Federal and applicable Provincial laws N/A Tier 2 Tier 2 Group and Solo Tier 2 Subordinated Debt 0	Canadian Federal and applicable Provincial laws N/A Tier 2 Tier 2 Group and Solo Tier 2 Subordinated Debt
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ns by which enforceability requirement of Section 13 of the TLAC Term Sheet is eved (for other TLAC-eligible instruments governed by foreign law) latory treatment ititional Basel III rules transitional Basel III rules leat solo/group/group&solo ament type (types to be specified by each jurisdiction) unt recognised in regulatory capital (Currency in mil, as of most recent reporting lalue of instrument unting classification ald date of issuance etual or dated anal maturity date	Province of Ontario and the laws of Canada N/A Tier 2 Tier 2 Group and Solo Tier 2 Subordinated Debt 0 USD 1,250 Liability - amortized cost 12-Dec-2017 Dated	applicable Provincial laws N/A Tier 2 Tier 2 Group and Solo Tier 2 Subordinated Debt 0 1,000 Liability - amortized cost	applicable Provincial laws N/A Tier 2 Tier 2 Group and Solo Tier 2 Subordinated Debt 0	applicable Provincial laws N/A Tier 2 Tier 2 Group and Solo Tier 2 Subordinated Debt
ved (for other TLAC-eligible instruments governed by foreign law) latory treatment sitional Basel III rules transitional Basel III rules le at solo/group/group&solo ument type (types to be specified by each jurisdiction) unt recognised in regulatory capital (Currency in mil, as of most recent reporting alue of instrument unting classification nal date of issuance etual or dated nal maturity date	N/A Tier 2 Tier 2 Group and Solo Tier 2 Subordinated Debt 0 USD 1,250 Liability - amortized cost 12-Dec-2017 Dated	Tier 2 Tier 2 Group and Solo Tier 2 Subordinated Debt 0 1,000 Liability - amortized cost	Tier 2 Tier 2 Group and Solo Tier 2 Subordinated Debt	Tier 2 Tier 2 Group and Solo Tier 2 Subordinated Debt
latory treatment ititional Basel III rules le at solo/group/group&solo ument type (types to be specified by each jurisdiction) unt recognised in regulatory capital (Currency in mil, as of most recent reporting alue of instrument unting classification nal date of issuance etual or dated nal maturity date r call subject to prior supervisory approval	Tier 2 Tier 2 Group and Solo Tier 2 Subordinated Debt 0 USD 1,250 Liability - amortized cost 12-Dec-2017 Dated	Tier 2 Tier 2 Group and Solo Tier 2 Subordinated Debt 0 1,000 Liability - amortized cost	Tier 2 Tier 2 Group and Solo Tier 2 Subordinated Debt	Tier 2 Tier 2 Group and Solo Tier 2 Subordinated Debt
istional Basel III rules transitional Basel III rules le at solo/group/group&solo ment type (types to be specified by each jurisdiction) unt recognised in regulatory capital (Currency in mil, as of most recent reporting alue of instrument unting classification mal date of issuance etual or dated nal maturity date r call subject to prior supervisory approval	Tier 2 Group and Solo Tier 2 Subordinated Debt 0 USD 1,250 Liability - amortized cost 12-Dec-2017 Dated	Tier 2 Group and Solo Tier 2 Subordinated Debt 0 1,000 Liability - amortized cost	Tier 2 Group and Solo Tier 2 Subordinated Debt 0	Tier 2 Group and Solo Tier 2 Subordinated Debt
le at solo/group/group&solo ument type (types to be specified by each jurisdiction) unt recognised in regulatory capital (Currency in mil, as of most recent reporting alue of instrument unting classification nal date of issuance etual or dated nal maturity date r call subject to prior supervisory approval	Group and Solo Tier 2 Subordinated Debt 0 USD 1,250 Liability - amortized cost 12-Dec-2017 Dated	Group and Solo Tier 2 Subordinated Debt 0 1,000 Liability - amortized cost	Group and Solo Tier 2 Subordinated Debt 0	Group and Solo Tier 2 Subordinated Debt
unt recognised in regulatory capital (Currency in mil, as of most recent reporting alue of instrument unting classification nail date of issuance etual or dated nail maturity date	0 USD 1,250 Liability - amortized cost 12-Dec-2017 Dated	0 1,000 Liability - amortized cost	0	
alue of instrument unting classification nal date of issuance etual or dated nal maturity date r call subject to prior supervisory approval	USD 1,250 Liability - amortized cost 12-Dec-2017 Dated	1,000 Liability - amortized cost		
unting classification nal date of issuance etual or dated nal maturity date r call subject to prior supervisory approval	Liability - amortized cost 12-Dec-2017 Dated	Liability - amortized cost	1,250	0
r call subject to prior supervisory approval	12-Dec-2017 Dated	·	Liability - amortized cost	1,000 Liability - amortized cost
etual or dated nal maturity date r call subject to prior supervisory approval	Dated	16-Sep-2019	·	
r call subject to prior supervisory approval	15-Dec-2032	Dated	Dated	22-Jul-2021 Dated
		17-Sep-2029	17-Jun-2030	22-Jul-2031
	i .			
onal call date, contingent call dates and redemption amount	Yes	Yes	Yes	Yes
	15-Dec-2027 Redeemable at Par. No contingent call	17-Sep-2024 Redeemable at Par. No contingent call	17-Jun-2025 Redeemable at Par. No contingent call	22-Jul-2026 Redeemable at Par. No contingent call
	dates.	dates.	dates.	dates.
equent call dates, if applicable	N/A	N/A	N/A	N/A
ons / dividends	Fixed	Fixed until Sent 17 2024	Fixed until lune 17, 2025	Fixed until July 22, 2026
			·	1.928%
ence of a dividend stopper	N/A	N/A	N/A	N/A
ence of step up or other incentive to redeem	Mandatory No		Mandatory No	Mandatory No
	Cumulative Convertible	Cumulative Convertible	Cumulative Convertible	Cumulative Convertible
ertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent publicly	NVCC Triggers: (a) the Superintendent publicly	NVCC Triggers: (a) the Superintendent publicly	NVCC Triggers: (a) the Superintendent publicly
	announces that the Bank has been advised, in writing, that the	announces that the Bank has been advised, in writing, that the	announces that the Bank has been advised, in writing, that the	announces that the Bank has been advised, in writing, that the
	Superintendent is of the opinion that the Bank has ceased, or is about to	Superintendent is of the opinion that the Bank has ceased, or is about to	the Bank has ceased, or is about to	Superintendent is of the opinion that the Bank has ceased, or is about to
	conversion of the Notes and all other	conversion of the Notes and all other	conversion of the Notes and all other	cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the
	Bank and taking into account any other factors or circumstances that	Bank and taking into account any other factors or circumstances that	Bank and taking into account any	Bank and taking into account any other factors or circumstances that
	are considered relevant or appropriate, it is reasonably likely	are considered relevant or appropriate, it is reasonably likely	are considered relevant or appropriate, it is reasonably likely	are considered relevant or appropriate, it is reasonably likely
	restored or maintained; or	restored or maintained; or	restored or maintained; or	that the viability of the Bank will be restored or maintained; or
	government in Canada publicly	government in Canada publicly	government in Canada publicly announces that the Bank has	(b) a federal or provincial government in Canada publicly announces that the Bank has
	accepted or agreed to accept a capital injection, or equivalent	accepted or agreed to accept a capital injection, or equivalent	accepted or agreed to accept a capital injection, or equivalent	accepted or agreed to accept a capital injection, or equivalent
	government or any provincial	government or any provincial	government or any provincial	support, from the federal government or any provincial
	or agent or agency thereof without	or agent or agency thereof without	or agent or agency thereof without	government or political subdivision or agent or agency thereof without
	determined by the Superintendent to	determined by the Superintendent to	determined by the Superintendent to	which the Bank would have been determined by the Superintendent to be non-viable.
wantible falls as acricilis	Will fully somewhite	Mill fully somewhite	Mill fully somewhite	Mill fully compare into
vertible, fully of partially	common shares upon NVCC	common shares upon NVCC	common shares upon NVCC	Will fully convert into common shares upon NVCC
	trigger event	trigger event	trigger event	trigger event
overtible, conversion rate	Upon the occurrence of an	Upon the occurrence of an	Upon the occurrence of an	Upon the occurrence of an
	NVCC trigger event, each	NVCC trigger event, each	NVCC trigger event, each	NVCC trigger event, each outstanding note would be
	converted to a number of	converted to a number of	converted to a number of	converted to a number of
	quotient obtained by	quotient obtained by	quotient obtained by	common shares equal to the quotient obtained by
	dividing (Multiplier x Note Value) by Conversion Price.	dividing (Multiplier x Note Value) by Conversion Price.	dividing (Multiplier x Note Value) by Conversion Price.	dividing (Multiplier x Note Value) by Conversion Price.
	Please refer to the Prospectus Supplement for	Please refer to the Prospectus Supplement for	Please refer to the	Please refer to the Prospectus Supplement for
	further details.	further details.		further details.
	Mandatory	Mandatory	Mandatory	Mandatory
nvertible, mandatory or optional conversion	Common Shares	Common Shares	Common Shares	Common Shares
overtible, specify instrument type convertible into overtible, specify issuer of instrument it converts into	Bank of Montreal		Bank of Montreal	Bank of Montreal
nvertible, specify instrument type convertible into nvertible, specify issuer of instrument it converts into e-down feature te-down, write-down trigger(s)	Bank of Montreal No N/A	No N/A	Bank of Montreal No N/A	No N/A
overtible, specify instrument type convertible into overtible, specify issuer of instrument it converts into o-down feature	No	No	Bank of Montreal No N/A N/A	No
nvertible, specify instrument type convertible into vertible, specify issuer of instrument it converts into e-down feature te-down, write-down trigger(s) te-down, full or partial te-down, permanent or temporary nporary write-down, description of write-up mechanism	No N/A N/A	No N/A N/A	Bank of Montreal No N/A N/A N/A	No N/A N/A
nvertible, specify instrument type convertible into nvertible, specify issuer of instrument it converts into e-down feature te-down, write-down trigger(s) te-down, full or partial te-down, permanent or temporary nporary write-down, description of write-up mechanism of subordination	No N/A N/A N/A N/A	No N/A N/A N/A N/A	Bank of Montreal No N/A N/A N/A N/A N/A N/A	No N/A N/A N/A N/A
invertible, specify instrument type convertible into wertible, specify issuer of instrument it converts into e-down feature te-down, write-down trigger(s) te-down, full or partial te-down, permanent or temporary inporary write-down, description of write-up mechanism of subordination ion in subordination hierarchy in liquidation (specify instrument type immediately or to instrument)	No N/A N/A N/A	No N/A N/A N/A N/A	Bank of Montreal No N/A N/A N/A N/A N/A N/A	No N/A N/A N/A
invertible, specify instrument type convertible into invertible, specify issuer of instrument it converts into e-down feature te-down, write-down trigger(s) te-down, full or partial te-down, permanent or temporary inporary write-down, description of write-up mechanism of subordination ion in subordination hierarchy in liquidation (specify instrument type immediately or to instrument) compliant transitioned features	No N/A N/A N/A N/A	No N/A N/A N/A N/A N/A N/A Senior Debt	Bank of Montreal No N/A N/A N/A N/A N/A N/A Senior Debt	No N/A N/A N/A N/A
nvertible, specify instrument type convertible into nvertible, specify issuer of instrument it converts into e-down feature te-down, write-down trigger(s) te-down, full or partial te-down, permanent or temporary nporary write-down, description of write-up mechanism of subordination ion in subordination hierarchy in liquidation (specify instrument type immediately or to instrument) compliant transitioned features , specify non-compliant features	No N/A N/A N/A N/A N/A N/A N/A Senior Debt No N/A	No N/A N/A N/A N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf	Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf	No N/A N/A N/A N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf
invertible, specify instrument type convertible into invertible, specify issuer of instrument it converts into e-down feature te-down, write-down trigger(s) te-down, full or partial te-down, permanent or temporary inporary write-down, description of write-up mechanism of subordination ion in subordination hierarchy in liquidation (specify instrument type immediately or to instrument) compliant transitioned features	No	No N/A N/A N/A N/A N/A N/A N/A N/A N/A Senior Debt No N/A	Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A N/A N/A Senior Debt No N/A	No N/A N/A N/A N/A N/A N/A N/A N/A N/A
nvertible, specify instrument type convertible into nvertible, specify issuer of instrument it converts into e-down feature te-down, write-down trigger(s) te-down, full or partial te-down, permanent or temporary nporary write-down, description of write-up mechanism of subordination ion in subordination hierarchy in liquidation (specify instrument type immediately or to instrument) compliant transitioned features , specify non-compliant features	No N/A N/A N/A N/A N/A N/A N/A Senior Debt No N/A	No N/A N/A N/A N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf	Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf	No N/A N/A N/A N/A N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf
er d er u eiv	or floating dividend/coupon on rate and any related index nce of a dividend stopper discretionary, partially discretionary or mandatory nce of step up or other incentive to redeem mulative or cumulative rtible or non-convertible ⁽¹⁾	or floating dividend/coupon Fixed on rate and any related index noe of a dividend stopper N/A Mandatory noe of step up or other incentive to redeem No Cumulative Cumulative Cumulative ritible or non-convertible ⁽¹⁾ NovC Triggers: (a) the superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has cased, or is about to cases, 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 any provincial government or political subdivision or agent or agency thereof without which the Bank whas 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 where the Bank was accepted or agreed to accept a capital injection, or equivalent to be non-viable. Wertible, fully or partially Will fully convert into common shares upon NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the	or floating dividend/coupon Fixed and any related index 3.803% 2.88% N/A N/A Sicretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mono Cumulative Convertible NVCC Triggers (by Convertible Supporting It is reasonably likely and cancoust any observation of the Notes and all other contengent or agenty contends to a create a capital angenty or agenty contends to a create a capital angenty or agenty contends to a create a capital angenty or agenty contends to a create a capital angenty or agenty contends to a create a capital angenty or agenty contends to a create a capital angenty or agenty contends to a create a capital angenty or agenty contends to a create a capital angenty or agenty contends to a create and a c	or floating dividend/coupon fixed \$ 3.803% \$ 2.88% \$ 2.97% NA NA NA NA NA NA NA NA NA N

⁽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.

للثنم	n Features Of Regulatory Capital Instruments				
\$ milli	ons except as noted)	Included in both regulatory	Included in both regulatory	Included in both regulatory	Included in both regulatory
4		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
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	US06368DH723 State of New York, the	CA06369ZCH51 Canadian Federal and	CA06369ZCJ18 Canadian Federal and	CA06369ZCK80 Canadian Federal and
		Province of Ontario and the laws of Canada	applicable Provincial laws	applicable Provincial laws	applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
	Regulatory treatment Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2
	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	0	1,520	0	0
	date) Par value of instrument	USD 1,250	750	1,150	1,000
	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
	Original date of issuance	10-Jan-2022	27-Oct-2022	07-Sep-2023	03-Jul-2024
	Perpetual or dated Original maturity date	Dated 10-Jan-2037	Dated 27-Oct-2032	Dated 07-Sep-2033	Dated 03-Jul-2034
			N.	lu.	
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes 10-Jan-2032 Redeemable at	Yes 27-Oct-2027 Redeemable at	Yes 07-Sep-2028 Redeemable at	Yes 3-Jul-2029 Redeemable at
		Par. No contingent call dates.	Par. No contingent call dates.	Par. No contingent call dates.	Par. No contingent call dates.
16	Subsequent call dates, if applicable Coupons / dividends	N/A	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed until Oct 27, 2027	Fixed until Sept 07, 2028	Fixed until Jul 03, 2029
	Coupon rate and any related index	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:
24	in conversion trigger(s)	(a) the Superintendent publicly announces that the Bank has been	(a) the Superintendent publicly announces that the Bank has been	(a) the Superintendent publicly announces that the Bank has been	(a) the Superintendent publicly announces that the Bank has been
		advised, in writing, that the Superintendent is of the opinion that	advised, in writing, that the Superintendent is of the opinion that	advised, in writing, that the Superintendent is of the opinion that	advised, in writing, that the Superintendent is of the opinion that
		the Bank has ceased, or is about to cease, to be viable and that, after the	the Bank has ceased, or is about to cease, to be viable and that, after the	the Bank has ceased, or is about to cease, to be viable and that, after the	the Bank has ceased, or is about to cease, to be viable and that, after the
		conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any	conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any	conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any	conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any
		other factors or circumstances that are considered relevant or	other factors or circumstances that are considered relevant or	other factors or circumstances that are considered relevant or	other factors or circumstances that are considered relevant or
		appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be
		restored or maintained; or (b) a federal or provincial	restored or maintained; or (b) a federal or provincial	restored or maintained; or (b) a federal or provincial government	restored or maintained; or (b) a federal or provincial
		government in Canada publicly announces that the Bank has accepted or agreed to accept a	government in Canada publicly announces that the Bank has accepted or agreed to accept a	in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or	government in Canada publicly announces that the Bank has accepted or agreed to accept a
		capital injection, or equivalent support, from the federal	capital injection, or equivalent support, from the federal	equivalent support, from the federal government or any provincial	capital injection, or equivalent support, from the federal
		government or any provincial government or political subdivision	government or any provincial government or political subdivision	government or political subdivision or agent or agency thereof without	government or any provincial government or political subdivision
		or agent or agency thereof without which the Bank would have been	or agent or agency thereof without which the Bank would have been	which the Bank would have been determined by the Superintendent to be non-viable.	or agent or agency thereof without which the Bank would have been
		determined by the Superintendent to be non-viable.	determined by the Superintendent to be non-viable.	be non-viable.	determined by the Superintendent to be non-viable.
				oc non viduc.	determined by the Superintendent to
25	If convertible, fully or partially			Will fully convert into	determined by the Superintendent to
25	If convertible, fully or partially	be non-viable. Will fully convert into common shares upon NVCC	be non-viable. Will fully convert into common shares upon NVCC	Will fully convert into common shares upon NVCC	determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC
25	If convertible, fully or partially	be non-viable. Will fully convert into	be non-viable. Will fully convert into	Will fully convert into	determined by the Superintendent to be non-viable. Will fully convert into
	If convertible, fully or partially If convertible, conversion rate	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an	Will fully convert into common shares upon NVCC trigger event	determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an
		be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be	determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be
		be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each	determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of
		be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by	determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by
		be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price.	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price.	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price.	determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price.
		be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for	determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for
26	If convertible, conversion rate	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.
26 27 28	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, pecify instrument type convertible into	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory.	determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares
26 27 28 29	If convertible, conversion rate If convertible, mandatory or optional conversion	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Not Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory	determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.
26 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	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal	determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal
26 27 28 29 30 31 32 33	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory. Common Shares Bank of Montreal No N/A N/A N/A	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory. Common Shares Bank of Montreal No N/A N/A	determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A
26 27 28 29 30 31 32 33 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A
27 28 29 30 31 32 33 34 34a	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory. Common Shares Bank of Montreal No N/A N/A N/A	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory. Common Shares Bank of Montreal No N/A N/A	determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A
26 27 28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Senior Debt	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A	determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Senior Debt
27 28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into If convertible, specify issuer of instrument it converts into Write-down feature If write-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	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Senior Debt	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No N/A	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt No N/A	determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt No N/A
27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt	determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt No
27 28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A N/A N/A Senior Debt No N/A USD Prospectus - Apr 27 17	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf Prospectus - March 11, 22	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf Prospectus - Dec 22, 2022	determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf Prospectus - Dec 22, 2022
27 28 29 30 31 32 33 34 34a 35	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-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	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory. Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No N/A N/A Short Form Base Shelf	determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by quividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A N/A N/A Senior Debt No N/A N/A Short Form Base Shelf

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

	tures Of Regulatory Capital Instruments			
(\$ 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
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	XS2053390600	XS2068976195	CA06368DCV43
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
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	GBP500 Liability - amortised cost	USD100 Liability - amortised cost	CAD1,500 Liability - amortised cost
11	Original date of issuance	18-Sep-2019	23-Oct-2019	17-Jan-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	18-Dec-2024	23-Oct-2024	3-Feb-2025
				at par on or after 03-Jan-
14	Issuer call subject to prior supervisory approval	N/A	N/A	2025
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	at par on or after 03-Jan- 2025
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	1.5000%	2.3000%	2.370%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory 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)			
25	If convertible, fully or partially			
26 27	If convertible, conversion rate			
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into			
20	John Grand, appears and annear 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 If write-down, permanent or temporary			
- 33	If temporary write-down, description of write-down			
34	mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
25	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Liabilities No	Liabilities No	Liabilities No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus – Sept 24, 2018	NIP Prospectus – Sept 24, 2018	N/A
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement – Jul 11, 2019	NIP Prospectus Supplement – Jul 11, 2019	<u>N/A</u>
	Pricing Supplement (if applicable)	Final Terms – Series 192 NIP	Final Terms – Series 198 NIP	CAD Senior Term Sheet - Jan
	Them Supplement (ii applicable)	- mai remis — senes 132 WIP	THIGH TETHIS — JEHES 130 IVIP	<u>17, 2020</u>

	ntures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
		capital	Capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	06367WB85	06368EDC3	06368DPC2
		New York, Ontario and	New York, Ontario and	
3	Governing law(s) of the instrument	Canada	Canada	Ontario and Canada
2	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	Contractual
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
,	Amount recognised in regulatory capital (Currency in millions,	other 12 to motivament	Other TEXE IIIstrament	other rate motivament
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,500	USD1,000	CAD750
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	27-Apr-2020	22-Jan-2021	10-Mar-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	1-May-2025	22-Jan-2027	10-Mar-2026
				at par on or after 10-Feb-
14	Issuer call subject to prior supervisory approval	N/A	2026	2026
	Optional call date, contingent call dates and redemption	,	at par on or before 22-Jan-	at par on or after 10-Feb-
15	amount	N/A	2026	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	1.8500%	0.9490%	1.758%
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	Cyamatian from	Evenantian fram	Evamentian from
242	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34a	Type of subordination Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 20 20	USD Prospectus - Apr 20 20	<u>N/A</u>
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Apr 20 20	USD Prospectus Supplement - Apr 20 20	<u>N/A</u>
	Duising Counterpart life!	Pricing Suppl Series F USD	Pricing Suppl Series F USD	CAD Senior Term Sheet - Mar
	Pricing Supplement (if applicable)	MTN Apr 22 20	MTN Jan 22 21	<u>10, 2021</u>

	ntures Of Regulatory Capital Instruments			
(\$ million	ns except as noted)	Included in TLAC not		Included in TLAC not
		included in regulatory	Included in TLAC not	included in regulatory
		capital	included in regulatory capital	,
		Сарітаі	included in regulatory capital	сарітаі
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	06368DTH7	XS2384698721	06368FAC3
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of	Ontario and Canada	Ontario and Canada	New York, Ontario and Canada
22	the TLAC Term Sheet is achieved (for other TLAC-eligible			
3a	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	CAD1,250	GBP400	USD1,300
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	28-May-2021	9-Sep-2021	15-Sep-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date			15-Sep-2026
13	Original maturity date	28-May-2026 at par on or after 28-Apr-	9-Sep-2026	15-3ep-2026
14	Issuer call subject to prior supervisory approval	2026	N/A	N/A
	Optional call date, contingent call dates and redemption	at par on or after 28-Apr-		
15	amount	2026	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	1.551%	1.0000%	1.250%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
20				
29	If convertible, specify issuer of instrument it converts into Write-down feature	No	No	No
30		INU	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
- 5.0	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
36	If yes, specify non-compliant features	N/A	N/A	N/A
37				
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	NIP Prospectus – July 16, 2021	USD Prospectus - Apr 20 20
	Supplement to Base Shelf Prospectus (if applicable)	<u>N/A</u>	NIP Prospectus Supplement – Aug 25, 2021	USD Prospectus Supplement - Apr 20 20
	Duising Countlement (if!LI-)	CAD Senior Term Sheet - May		Pricing Suppl Series F USD
	Pricing Supplement (if applicable)	<u>28, 2021</u>	Final Terms – Series 242 NIP	MTN Sep 15 21

	atures Of Regulatory Capital Instruments			
million	ns except as noted)	Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
		Сарісаі	саріса	Сарта
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	06368FAD1	06368FAE9	06368FAF6
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of	New York, Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in millions,	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD400	USD1,350	USD400
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	15-Sep-2021	10-Jan-2022	10-Jan-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Sep-2026	10-Jan-2025	10-Jan-2025
14	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	N/A	N/A	N/A
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Fixed	Floating
18	Coupon rate and any related index	SOFR Index + 62bps	1.500%	SOFR Index + 46.5bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27 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	Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 20 20	USD Prospectus - Apr 20 20	USD Prospectus - Apr 20 20
		LICD Durant at the Control of the	USD Prospectus Supplement -	USD Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Apr 20 20		
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	Apr 20 20 Pricing Suppl Series F USD	Apr 20 20 Pricing Suppl Series F USD	Apr 20 20 Pricing Suppl Series F USD

	tures Of Regulatory Capital Instruments			
(\$ million	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 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	06368FAJ8	CA06368DW260	XS2474239071
		New York, Ontario and		
3	Governing law(s) of the instrument	Canada	Ontario and Canada	Ontario and Canada
	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	21.14	21.12	21/2
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo	N/A	N/A Other TLAC instrument	N/A
/	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	NI/A
	Par value of instrument	USD1,250	CAD2,000	N/A HKD529
9	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	8-Mar-2022	1-Apr-2022	4-May-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	8-Mar-2027	1-Apr-2027	4-May-2029
- 13	Original maturity date	0-1VId1-2027	at par on or after March 1,	4-1VIdy-2023
14	Issuer call subject to prior supervisory approval	N/A	2027	N/A
	Optional call date, contingent call dates and redemption	14/7	at par on or after March 1,	1477
15	amount	N/A	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	2.650%	3.650%	3.920%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 20 20	<u>N/A</u>	NIP Prospectus – July 16, 2021
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Apr 20 20	<u>N/A</u>	NIP Prospectus Supplement – Mar 14, 2022
		Pricing Suppl Series F USD	CAD Senior Term Sheet - Apr	
	Pricing Supplement (if applicable)	MTN Mar 08 22	01, 2022	Final Terms – Series 262 NIP
	•	•		•

millior	ns except as noted)	,		
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	CA06368D3U60	06368D3S1	06368D3T9
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of	Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	CAD2,500	USD1,300	USD300
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cos
11	Original date of issuance	1-Jun-2022	7-Jun-2022	7-Jun-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	1-Jun-2027 at par on or after May 1,	7-Jun-2025	7-Jun-2025
14	Issuer call subject to prior supervisory approval	2027	N/A	N/A
	Optional call date, contingent call dates and redemption	at par on or after May 1,		
15	amount	2027	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Coupons/dividends	Fire d	Fire d	Flankina
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index Existence of a dividend stopper	4.309%	3.700%	SOFR Index + 106bps
19	Fully discretionary, partially discretionary or mandatory	No	No	No
20	Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	Non-convertible	Non-convertible	Non-convertible
25	If convertible, fully or partially	+		
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion	+		
28	If convertible, mandatory or optional conversion			
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	N/A	USD Prospectus - May 26 22	USD Prospectus - May 26
	Supplement to Base Shelf Prospectus (if applicable)	N/A	USD Prospectus Supplement - May 26 22	USD Prospectus Suppleme May 26 22
	2.1.0.1.112	CAD Senior Term Sheet - Jun	Pricing Suppl Series F USD	Pricing Suppl Series F US
	Pricing Supplement (if applicable)	<u>01, 2022</u>	MTN Jun 07 22	MTN Jun 07 22

	tures Of Regulatory Capital Instruments sexcept as noted)			
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2489616867	XS2473715675	XS2491195710
	private placement)	A32469616867	A32473713073	X32491193710
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 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	GBP75	EUR800	CNY512
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	9-Jun-2022	15-Jun-2022	17-Jun-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	9-Jun-2025	15-Jun-2027	17-Jun-2025
14	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	N/A	N/A	N/A
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	SONIA + 100bps	2.750%	3.850%
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			
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
25	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
35	Non-compliant transitioned features	No	No	No
35 36		N/A	N/A	N/A
	If yes, specify non-compliant features	1.4/.		l
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus – July 16,	NIP Prospectus – July 16, 2021	NIP Prospectus – July 16
36		NIP Prospectus – July 16, 2021 NIP Prospectus Supplement –	2021 NIP Prospectus Supplement –	2021 NIP Prospectus Supplement
36	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus – July 16, 2021	<u>2021</u>	<u>2021</u>

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
		Сарітаі	саріса	сарісаі
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	XS2495584943	XS2499242613	06368LAP1
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of	Ontario and Canada	Ontario and Canada	New York, Ontario and Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	21/2	21/2	21/2
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in millions,	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	AUD84	NOK435	USD1,500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	27-Jun-2022	6-Jul-2022	14-Sep-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	27-Jun-2034	6-Jul-2032	14-Sep-2024
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends	,	,	,
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.455%	4.480%	4.250%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
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
25	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus – July 16, 2021	NIP Prospectus – July 16,	USD Prospectus - May 26 2
	1	1		USD Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement –	NIP Prospectus Supplement –	
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	NIP Prospectus Supplement – May 25, 2022 Final Terms – Series 271 NIP	May 25, 2022 Final Terms – Series 274 NIP	May 26 22 Pricing Suppl Series H USD

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	06368LAQ9	XS2550101740	CA06368LEY89
		New York, Ontario and		
3	Governing law(s) of the instrument	Canada	Ontario and Canada	Ontario and Canada
	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible	Control	Contract	Contact
	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,	- Indiana dinent	- Indiana di indiana dindiana di indiana di indiana di indiana di indiana di indiana di	The state of the s
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,000	JPY7,500	CAD2,500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	14-Sep-2022	27-Oct-2022	7-Dec-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	14-Sep-2027	28-Oct-2027	7-Dec-2027
1.4	leaver cell cubicet to prior cupomice and approved	at par on or after August	N1/A	at par on or after Nov 7,
14	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	14, 2027 at par on or after August	N/A	2027
15	amount	14, 2027	N/A	at par on or after Nov 7, 2027
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends		1.4	1.4
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.700%	0.760%	4.709%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25 26	If convertible, fully or partially If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
	contentions, specify mode among type contentions			
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	NIP Prospectus – July 15, 2022	<u>N/A</u>
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - May 26 22	NIP Prospectus Supplement – May 25, 2022	N/A
	Pricing Supplement (if applicable)	Pricing Suppl Series H USD	Final Terms – Series 301 NIP	CAD Senior Term Sheet - Dec
	Gaskkiament (akkniganic)	MTN Sep 14 27	33.12 33.103.304.1411	<u>07, 2022</u>

	atures Of Regulatory Capital Instruments as except as noted)			
Tilliloi	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 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	06368LGU4	06368LGW0	06368LGV2
		N V I O I		
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of	New York, Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
Ja	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6		N/A	N/A	N/A
7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	·
/	Instrument type Amount recognised in regulatory capital (Currency in millions,	Other TEAC HISTI UITIENT	Outer TLAC HISTIAMENT	Other TLAC instrument
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,000	USD300	USD1,200
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	12-Jan-2023	12-Jan-2023	12-Jan-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	12-Dec-2024	12-Dec-2024	1-Feb-2028
14	Issuer call subject to prior supervisory approval	N/A	N/A	at par on or after January
14	Optional call date, contingent call dates and redemption	IN/A	IN/A	at par on or after January
15	amount	N/A	N/A	01, 2028
16	Subsequent call dates, if applicable	N/A	N/A	N/A
10	Coupons/dividends	IN/A	IN/A	IN/A
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	5.200%	SOFR Index + 71bps	5.203%
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)	THOM COMPERCIONS	THOM COMPERTIONS	TVOIT CONVENTIONS
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
		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
		IVIAY ZU ZZ	INICY LO LL	
	Pricing Supplement (if applicable)	Pricing Suppl Series H USD	Pricing Suppl Series H USD	Pricing Suppl Series H US

	ntures Of Regulatory Capital Instruments as except as noted)			
(\$ million	s except as noted)	Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	XS2580656549	CH1243018814	XS2607352098
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	HKD500	CHF185	JPY10,000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	27-Jan-2023	31-Jan-2023	5-Apr-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	27-Jan-2028	1-Feb-2029	5-Apr-2030
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
	Optional call date, contingent call dates and redemption			
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	3m HIBOR + 92bps	2.260%	1.000%
19	Existence of a dividend stopper	No No	No Na a data m	No No
20	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	Non-convertible	Non-convertible	Non-convertible
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	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	NIP Prospectus – July 15, 2022	NIP Prospectus – July 15, 2022
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement – Dec 09, 2022	NIP Prospectus Supplement – Dec 09, 2022	NIP Prospectus Supplement – Mar 01, 2023
	Duising Cumplement (if anylisable)			
	Pricing Supplement (if applicable)	Final Terms – Series 309 NIP	Pricing Suppl – Series 311 NIP	Pricing Suppl – Series 323 NIP

	itures Of Regulatory Capital Instruments			
(\$ million	ns except as noted)	Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
		capital	capital	Сарітаі
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	0.4.0.5.0.5.0.4.11/0.4		
2	private placement)	CA06368LNK84	US06368LNT97	US06368LNU60
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			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	21/2	21/2	21/2
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,	Outer TEACHISH WITHEIN	outer reacting trullette	Outer TEACHISH WITHEIN
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	CAD2,000	USD1,350	USD400
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	29-May-2023	5-Jun-2023	5-Jun-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	29-May-2028	5-Jun-2026	5-Jun-2026
		at par on or after Apr 29,		
14	Issuer call subject to prior supervisory approval	2028	N/A	N/A
	Optional call date, contingent call dates and redemption	at par on or after Apr 29,		
15	amount	2028	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	5.039%	5.300%	SOFR Index + 133bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory No	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	Non-convertible	Non-convertible	Non-convertible
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down			
34	mechanism	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	USD Prospectus - May 26 22
	Supplement to Base Shelf Prospectus (if applicable)	<u>N/A</u>	USD Prospectus Supplement - May 26 22	USD Prospectus Supplement - May 26 22
	Pricing Supplement (if applicable)	CAD Senior Term Sheet - May	Pricing Suppl Series H USD	Pricing Suppl Series H USD
	oakbiciicii (ii abbiicasic)	<u>29, 2023</u>	MTN Jun 05 26	MTN Jun 05 26
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	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement May 24, 2023
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus – July 15,
37	If yes, specify non-compliant features	N/A
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Liabilities No
2-	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit
34a	Type of subordination	Exemption from subordination
34	If temporary write-down, description of write-down mechanism	
33	If write-down, permanent or temporary	
32	If write-down, full or partial	
31	If write-down, write-down trigger (s)	
30	Write-down feature	No
29	If convertible, specify issuer of instrument it converts into	
28	If convertible, specify instrument type convertible into	
27	If convertible, mandatory or optional conversion	
26	If convertible, conversion rate	
25	If convertible, fully or partially	
24	If convertible, conversion trigger (s)	
23	Convertible or non-convertible	Non-convertible
22	Noncumulative or cumulative	Cumulative
21	Existence of a step up or other incentive to redeem	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
19	Existence of a dividend stopper	No
18	Coupon rate and any related index	3m EURIBOR + 45 bps
17	Fixed or floating dividend/coupon	Floating
16	Subsequent call dates, if applicable Coupons/dividends	N/A
15	amount	N/A
	Optional call date, contingent call dates and redemption	
14	Issuer call subject to prior supervisory approval	N/A
13	Original maturity date	6-Jun-2025
12	Perpetual or dated	Dated
11	Original date of issuance	6-Jun-2023
10	Accounting classification	Liability - amortised cost
9	Par value of instrument	EUR1000
8	as of most recent reporting date)	N/A
	Amount recognised in regulatory capital (Currency in millions,	
7	Instrument type	Other TLAC instrument
6	Eligible at solo/group/group&solo	N/A
5	Post-transitional Basel III rules	N/A
4	Transitional Basel III rules	N/A
	instruments governed by foreign law) Regulatory treatment	Contractual
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual
	Means by which enforceability requirement of Section 13 of	
3	Governing law(s) of the instrument	Ontario and Canada
2	private placement)	XS2632933631
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	bank or Montreal
1	Issuer	Bank of Montreal
		- Capital
		capital
		included in regulatory

	atures Of Regulatory Capital Instruments as except as noted)			
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US06368LWT96	US06368LWV43	US06368LWU69
2	private placement)		U3U0308LWV43	0306368EW069
		New York, Ontario and	New York, Ontario and	New York, Ontario and
3	Governing law(s) of the instrument	Canada	Canada	Canada
_	Means by which enforceability requirement of Section 13 of			
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	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
0	Amount recognised in regulatory capital (Currency in millions,		NI/A	NI/A
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,200	USD300	USD1,000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	25-Sep-2023	25-Sep-2023	25-Sep-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	25-Sep-2025	25-Sep-2025	25-Sep-2028
1.4	leaver cell subject to prior supervisory expressed	N1/A	N1/A	at par on or after August
14	Issuer call subject to prior supervisory approval	N/A	N/A	25, 2028
4.5	Optional call date, contingent call dates and redemption	A1 / A	N1/A	at par on or after August
15	amount Subsequent call dates, if applicable	N/A N/A	N/A	25, 2028
16	Coupons/dividends	N/A	N/A	N/A
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	Mandatory	Mandatory	Mandatory
21	Existence of a step up 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)	THOSE CONVENTIONS	Tron convertible	Tron convertible
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
		Exemption from	Exemption from	Exemption from
	Type of subordination	subordination	subordination	subordination
34a	71	Davi massu ta Damasit	Pari passu to Deposit	Pari passu to Deposit
34a	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit		
34a 35	, ,	Liabilities	Liabilities	Liabilities
	Position in subordination hierarchy in liquidation (specify		Liabilities No	No No
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Liabilities		
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Liabilities No	No	No N/A
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Liabilities No N/A USD Prospectus - May 26 22 USD Prospectus Supplement -	NO N/A USD Prospectus - May 26 22 USD Prospectus Supplement -	NO N/A USD Prospectus - May 26 2 USD Prospectus Supplement
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	Liabilities No N/A USD Prospectus - May 26 22	No N/A USD Prospectus - May 26 22	No

millior	atures Of Regulatory Capital Instruments as except as noted)			
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2696803340	US06368LC537	US06368LC610
	private placement)	A32090803340	0300308EC337	030030810010
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of	Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	EUR500	USD1,150	USD350
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	28-Sep-2023	11-Dec-2023	11-Dec-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	5-Sep-2025	11-Dec-2026	11-Dec-2026
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
10	Coupons/dividends	IN/A	IN/A	IN/A
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)	Non-convertible	Non-convertible	Non-convertible
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)		-	*
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus – July 14, 2023	USD Prospectus - May 26 22	USD Prospectus - May 26
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement – Aug 30, 2023	USD Prospectus Supplement - May 26 22	USD Prospectus Suppleme May 26 22
		MUK 30, 2023	Pricing Suppl Series H USD	Pricing Suppl Series H US
	Pricing Supplement (if applicable)	Final Terms – Series 350 NIP	Pricing Clinni Carios II 11811	

	itures Of Regulatory Capital Instruments			
(\$ million	is except as noted)	Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
		Сарітаі	Сарісаі	Сарісаі
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Dank of Workfear	Barik of Worth car	Bank of World car
2	private placement)	CA06368LB887	XS2798993858	US06368L3K06
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of	Ontario and Canada	Ontario and Canada	New York, Ontario and Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
Sa	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
-	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	CAD2,000	EUR1,000	USD750
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	18-Dec-2023	12-Apr-2024	4-Jun-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	18-Dec-2028	12-Apr-2027	4-Jun-2027
	0 1 111 17 1111	at par on or after Nov 18,		
14	Issuer call subject to prior supervisory approval	2028	N/A	N/A
	Optional call date, contingent call dates and redemption	at par on or after Nov 18,	,	
15	amount	2028	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends		·	
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	4.537%.	3m EURIBOR + 47 bps	5.370%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	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			5 6
		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>	NIP Prospectus – July 14, 2023	USD Prospectus - May 26 22
	Supplement to Base Shelf Prospectus (if applicable)	N/A	NIP Prospectus Supplement – Feb 27, 2024	USD Prospectus Supplement - May 26 22
	Pricing Supplement (if applicable)	CAD Senior Term Sheet - Dec	Final Terms – Series 374 NIP	Pricing Suppl Series H USD
	Pricing Supplement (if applicable)	<u>18, 2023</u>	rinai remis – series 374 NIP	MTN Jun 4 27
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	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not	Included in TLAC not	
		included in regulatory	included in regulatory	Included in TLAC not
		capital	capital	included in regulatory capital
		Сарітаі	сарісаі	included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Dank of Month od.	Jan. Or Montrea.	Jan. or montrea.
2	private placement)	US06368L3M61	US06368L3L88	XS2837778559
		New York, Ontario and	New York, Ontario and	
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of	Canada	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	Contractadi	Contractan	Contractau
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
-	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	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
14	Issuer call subject to prior supervisory approval	N/A	at par on or after April 4, 2031	N/A
14	Optional call date, contingent call dates and redemption	IN/A	at par on or after April 4,	N/A
15	amount	N/A	2031	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends	.,,	.,	
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	SOFR Index + 76bps	5.511%	5.1250%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29 30	If convertible, specify issuer of instrument it converts into Write-down feature	No	No	No
30	If write-down, write-down trigger (s)	INU	No	INU
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
3-tu	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - May 26 22	USD Prospectus - May 26 22	NIP Prospectus – July 14, 2023
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - May 26 22	USD Prospectus Supplement - May 26 22	NIP Prospectus Supplement – May 29, 2024
		Pricing Suppl Series H USD	Pricing Suppl Series H USD	
	Pricing Supplement (if applicable)	MTN Jun 4 27	MTN Jun 4 31	Final Terms – Series 381 NIP

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)			Included in TLAC not
		Included in TLAC not	Included in TLAC not	included in regulatory
			included in regulatory capital	,
		morade miregardent y capital	moducum regulatory capital	- Compression -
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	balk of Worthean	bank of Montreal	Balik Of Monthean
2	private placement)	AU3FN0089298	AU3CB0310803	XS2856789511
_		New South Wales, Ontario	New South Wales, Ontario	
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of	and Canada	and Canada	Ontario and Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	AUD600	AUD150	EUR1,000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	27-Jun-2024	27-Jun-2024	10-Jul-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	27-Jun-2029	27-Jun-2029	10-Jul-2030
				at par on or after July 10,
14	Issuer call subject to prior supervisory approval	N/A	N/A	2029
4.5	Optional call date, contingent call dates and redemption			at par on or after July 10,
	amount	N/A	N/A	2029
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Coupons/dividends	Eleation -	rid	Time d
17	Fixed or floating dividend/coupon Coupon rate and any related index	Floating	Fixed	Fixed
18 19	Existence of a dividend stopper	3mBBSW + 127bps	5.338% No	3.750% No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem		•	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	Tron convertible	iton convertible	Tron convertible
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
	- C 1 1 1	Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	AUD Information Memorandum - Aug 24 21	AUD Information Memorandum - Aug 24 21	NIP Prospectus – July 14, 2023
	Supplement to Base Shelf Prospectus (if applicable)	N/A	<u>N/A</u>	NIP Prospectus Supplement May 29, 2024
	Pricing Supplement (if applicable)	Pricing Suppl Series 8 AUD	Pricing Suppl Series 9 AUD	Final Terms – Series 386 NI

	1	l
	Supplement to Base Shelf Prospectus (if applicable)	<u>N/A</u>
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<u>N/A</u>
37	If yes, specify non-compliant features	N/A
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Liabilities No
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit
34a	Type of subordination	Exemption from subordination
34	If temporary write-down, description of write-down mechanism	
33	If write-down, permanent or temporary	
32	If write-down, full or partial	
31	If write-down, write-down trigger (s)	
29 30	If convertible, specify issuer of instrument it converts into Write-down feature	No
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	
27	If convertible, conversion rate If convertible, mandatory or optional conversion	
25 26	If convertible, fully or partially If convertible, conversion rate	
24	If convertible, conversion trigger (s)	
23	Convertible or non-convertible	Non-convertible
22	Noncumulative or cumulative	Cumulative
21	Existence of a step up or other incentive to redeem	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
19	Existence of a dividend stopper	No
18	Coupon rate and any related index	4.420%.
17	Fixed or floating dividend/coupon	Fixed
10	Coupons/dividends	13/13
15 16	Subsequent call dates, if applicable	2029 N/A
15	Optional call date, contingent call dates and redemption	at par on or after Jun 17
14	Issuer call subject to prior supervisory approval	at par on or after Jun 17, 2029
13	Original maturity date	17-Jul-2029
12	Perpetual or dated	Dated
11	Original date of issuance	17-Jul-2024
10	Accounting classification	Liability - amortised cost
9	Par value of instrument	CAD2,000
8	as of most recent reporting date)	N/A
	Amount recognised in regulatory capital (Currency in millions,	21/2
7	Instrument type	Other TLAC instrument
6	Eligible at solo/group/group&solo	N/A
5	Post-transitional Basel III rules	N/A
4	Transitional Basel III rules	N/A
	Regulatory treatment	
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual
22	Means by which enforceability requirement of Section 13 of	
3	Governing law(s) of the instrument	Ontario and Canada
2	private placement)	CA06368L5G77
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal
		capital
		included in regulatory
		Included in TLAC not

(\$ million:	tures Of Regulatory Capital Instruments			
	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	194019769	198432458	06368B8Q4
		5	D : (0.: 111.1	5
2	Governing law(s) of the instrument	of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	of Canada applicable therein
3	• ',	or Carrada applicable triereni	or Cariada applicable triereiri	or Carrada applicable trierein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
34	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 110	EUR 10	Liability fair value antian
10	Accounting classification	Liability - fair value option 15-Feb-2019	Liability - fair value option	Liability - fair value option 6-Nov-2019
11	Original date of issuance / Settlement Perpetual or dated	Dated 15-Feb-2019	25-Apr-2019 Dated	Dated
13	Original maturity date / Final maturity	15-Feb-2049		6-Nov-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	, арр			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	15-Feb-24	At Par on 25-Apr-2029	N/A
13	reachipation amounts, initial maturity	.0.052.	7 к. т. а. о. 20 г.р. 2020	
		February 15 in each year commencing February 15 2024		
		up to but excluding the maturity		
16	Subsequent call dates, if applicable	date	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	Zero coupon, 5.05% accrual rate		3mo BA + 62 bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Man data m	Mandatan	Manufatan.
20	mandatory	Mandatory No	Mandatory No	Mandatory
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative		NO	Nia
23		IC:HMHIIAtiVe	Cumulative	No Cumulative
	Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative
24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible	Non-convertible	Cumulative Non-convertible
24 25	If convertible, conversion trigger (s)			Cumulative Non-convertible N/A
24 25 26		Non-convertible N/A	Non-convertible N/A	Cumulative Non-convertible
25	If convertible, conversion trigger (s) If convertible, fully or partially	Non-convertible N/A N/A	Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
25 26	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
25 26	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
25 26 27 28	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
25 26 27 28 29	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Non-convertible N/A N/A N/A N/A N/A	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
25 26 27 28 29 30 31	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30 31	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32 33	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32 33	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
25 26 27 28 29 30 31 32 33	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32 33 34	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
25 26 27 28 29 30 31 32 33 34	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
25 26 27 28 29 30 31 32 33 34 34a	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Non-convertible N/A N/A 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 N/A N/A N/A Exemption from subordination	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
25 26 27 28 29 30 31 32 33 34 34a	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - Sep 24, 2018	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
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - Sep 24, 2018 NIP Prospectus Supplement -	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A N/A 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 N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - Sep 24, 2018	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO 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 N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - Sep 24, 2018 NIP Prospectus Supplement -	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO 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 N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - Sep 24, 2018 NIP Prospectus Supplement -	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A

	tures Of Regulatory Capital Instruments s except as noted)			
1	lssuer	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BINIC	BINIC	BIVIO
2	for private placement)	207873667	208106023	209220407
	To produce processing	20.0.000	200.00020	Province of Ontario and the
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument		USD 260	25.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12-Nov-2019	27-Nov-2019	
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12-Nov-2034	27-Nov-2059	20-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	On 12-Nov-2021	On 27-Nov-2024	On 20-Dec-2021
16	Subsequent call dates, if applicable	On the 12th day of November of each year, commencing on 12 November 2021, up to and excluding the maturity date	On November 27 of each year	On December 20 of each year, beginning on December 20, 2021
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index		Zero coupon, 4.02% accrual rate	
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26 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, manuacity or optional conversion	IN/A	IV/A	IN/A
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			
I	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
			NIP Offering Circular - Jul 11, 20	
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019
	Pricing Supplement (if applicable)	Final Terms - Cusip: 207873667	Final Terms - Cusip: 208106023	Final Terms - Cusip: 209220407

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06367WTR4	213347055	213729462
		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	tractual Contractual C	
	Regulatory treatment		NI/A	
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
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Institution	Other TEAC Institution	Other TEAC Institution
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 20	USD 100	USD 20
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	27-Dec-2019	12-Mar-2020	
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	27-Dec-2049		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	On 27-Dec-2022	12-Mar-2020	17-Mar-2021
16	Subsequent call dates, if applicable	On December 27 of each year	March 12 of each year, commencing March 12, 2021 up to and excluding the maturity date	March 17 of each year, commencing March 17, 2021 up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.64% accrual rate	Zero coupon, 3.50% accrual rate	Zero coupon, 3.44% accrual rate
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A	A1/A	A1/A
29	into Write down feature	N/A No	N/A No	N/A
30	Write-down feature	INU	INU	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial If write-down, permanent or temporary			
33	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination bigrarchy in liquidation (exact)			
25	Position in subordination hierarchy in liquidation (specify	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pagu ta Dangait Liabilitis -
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	No	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)	N/A MTN Prospectus Supplement	NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28, 2019
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06367WTR4		Final Terms - Cusip: 213729462
		<u>00307 W I K 4</u>	Final Terms - Cusip: 213347055	<u>Final Terms - Cusip: 213729462</u>

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	ВМО
2	for private placement)	213729519	213318497	06367WYB3
	, ,			
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Means by which enforceability requirement of Section 13	or Carrada applicable trieren	or Cariada applicable triereiri	or Carrada applicable trierein
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 50 Liability - fair value option	USD 150 Liability - fair value option	USD 10 Liability - fair value option
11	Original date of issuance / Settlement	17-Mar-2020	· · · · · · · · · · · · · · · · · · ·	24-Mar-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-Mar-2060		24-Sep-2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	0			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	17-Mar-2021	18-Mar-2021	At par on 24-Jun-2020
- 13	reachiption amount / initial maturity	Trivial 2021	10 Mai 2021	7 1 par 511 2 1 barr 2020
				At par on March 24, June 24,
		March 17 of each year, commencing March 17, 2021 up	March 18 of each year, commencing March 18, 2021 up	September 24 and December
		to and excluding the maturity	to and excluding the maturity	June 24, 2020 up to and
16	Subsequent call dates, if applicable	date	date	excluding the maturity date
47	Coupons/dividends	Pina d	Fired	Pined
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed Zero coupon, 3 43% accrual rate	Fixed Zero coupon, 3.40% accrual rate	Fixed 0.0225
19		No	No	No 0.0220
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, 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	NIP Prospectus - July 11, 2019	NIP Prospectus - July 11, 2019	N/A
	Cumplement to Page Chalf Decement of the control of	NIP Prospectus Supplement -	NIP Prospectus Supplement -	
	Supplement to Base Shelf Prospectus (if applicable)	Aug 28, 2019	Aug 28, 2019	MTN Prospectus Supplement
				E: 17 0 :
	Pricing Supplement (if applicable)	Final Terms - Cusin: 213720510	Final Terms - Cusip: 213318497	Final Terms - Cusip: 06367WYB3
1			Cuoip. 210010431	

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	215650740	216803825	216847890
	for private placement)	215650740	210803823	210047890
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	N1/A	N1/A
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 120	N/A USD 50	N/A USD 40
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	28-Apr-2020	4-May-2020	5-May-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Apr-2060	4-May-2060	5-May-2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	28-Apr-2025	4-May-21	05-May-21
- 13	redemption amount / mitial maturity	20 7(5) 2023	+ May 21	00 May 21
		April 28 in each year,	May 4 in each year,	May 5 in each year,
		commencing April 28, 2025 up	commencing on May 4, 2021 up	
16	Subsequent call dates, if applicable	to and excluding the maturity date	to and excluding the maturity date	to and excluding the maturity date
16	Coupons/dividends	uate	uate	uate
17	Fixed or floating dividend/coupon	Fixed	Fixed	
				Fixed
18	Coupon rate and any related index		Zero coupon, 3.70% accrual rate	
18 19	Existence of a dividend stopper		Zero coupon, 3.70% accrual rate No	
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	Zero coupon, 4.00% accrual rate No	No	Zero coupon, 3.73% accrual rate No
19	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Zero coupon, 4.00% accrual rate No Mandatory	No Mandatory	Zero coupon, 3.73% accrual rate 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	Zero coupon, 4.00% accrual rate No Mandatory No	No Mandatory No	Zero coupon, 3.73% accrual rate No Mandatory No
19	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Zero coupon, 4.00% accrual rate No Mandatory	No Mandatory	Zero coupon, 3.73% accrual rate No Mandatory
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 Convertible or non-convertible If convertible, conversion trigger (s)	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 3.73% accrual rate 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	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 3.73% accrual rate 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	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible 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	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible 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	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 3.73% accrual rate 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 If convertible, mandatory or optional conversion	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Zero coupon, 4.00% accrual rate 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	Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Zero coupon, 4.00% accrual rate 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	Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Zero coupon, 4.00% accrual rate 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	Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Zero coupon, 4.00% accrual rate 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	Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Zero coupon, 4.00% accrual rate 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	Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Zero coupon, 4.00% accrual rate 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	Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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, enandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Zero coupon, 4.00% accrual rate 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	Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Zero coupon, 4.00% accrual rate 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	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Zero coupon, 4.00% accrual rate 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	Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities	Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	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	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 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A NIP Offering Circular - Jul 11, 20	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019	Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Offering Circular - Jul 11, 20 NIP Prospectus Supplement -	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement -	Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement -
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A NIP Offering Circular - Jul 11, 20	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019	Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Offering Circular - Jul 11, 20 NIP Prospectus Supplement -	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28, 2019	Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28, 2019
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Offering Circular - Jul 11, 20 NIP Prospectus Supplement -	No Mandatory No Comulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28, 2019 Final Terms - Cusip:	Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement -

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	218004423	06368DGL2	218051375
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	Liability fair value ention		USD 50
11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 26-May-2020	Liability - fair value option 29-May-2020	Liability - fair value option 2-Jun-2020
12	Perpetual or dated	Dated 20-May-2020	Dated 29-May-2020	Dated
13	Original maturity date / Final maturity	26-May-2035	29-May-2027	2-Jun-2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 26-May-2021	At par on 29-May-2021	2-Jun-21
			At par on November 29, 2021;	
			May 29, 2022; November 29,	
			2022; May 29, 2023;	
			November 29, 2023; May 29,	
		At par May 26 in each year,	2024; November 29, 2024; May 29, 2025; November 29, 2025;	June 2 in each year,
		commencing on May 26, 2021 up to and including the maturity	May 29, 2026; November 29,	commencing on June 2, 2021 up to and excluding the maturity
16	Subsequent call dates, if applicable	date	2026	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
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
	conversione, manualtery or optional conversion	14/14	13/11	13/73
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
			N/A	N/A
29	into	N/A		
30	Write-down feature	N/A No	No	No
30 31	Write-down feature If write-down, write-down trigger (s)			No
30 31 32	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial			No
30 31	Write-down feature If write-down, write-down trigger (s)			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
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
30 31 32 33	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No	No	
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	No Exemption from subordination	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	Exemption from subordination Pari pasu to Deposit Liabilities
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 instrument type immediately senior to instrument) Non-compliant transitioned features	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination	Exemption from subordination
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 If yes, specify non-compliant features	Exemption from subordination Pari pasu to Deposit Liabilities	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 36	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
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 If yes, specify non-compliant features	Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - Jul 11, 20	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019
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 If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - Jul 11, 20 NIP Prospectus Supplement -	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement -
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 If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - Jul 11, 20	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019
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 If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - Jul 11, 20 NIP Prospectus Supplement - Aug 28, 2019	Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28, 2019
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 If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - Jul 11, 20 NIP Prospectus Supplement -	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement -

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	217447976	218587763	218741037
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	0 t t 1	Ott	Ott
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 65	USD 50	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	3-Jun-2020 Dated	9-Jun-2020 Dated	Dated 10-Jun-2020
13	Original maturity date / Final maturity	3-Jun-2060		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	03-Jun-25	09-Jun-21	10-Jun-21
13	redemption amount / mittal maturity	00 0011 20	03 0411 21	10 0011 21
		June 3 in each year,	June 9 in each year,	June 10 in each year,
		commencing on June 3, 2025	commencing on June 9, 2021	commencing on June 10, 2021
		up to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index		Zero coupon, 3.60% accrual rate	
19	Existence of a dividend stopper	No	No	No
- 13	Fully discretionary, partially discretionary or	110	110	110
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	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
30	If convertible specify instrument time convertible inte			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			+
29	into	N/A	N/A	N/A
30	Write-down feature	No No	No No	No No
31	If write-down, write-down trigger (s)			110
32	If write-down, full or partial		 	
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			1
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus	NIP Offering Circular - Jul 11, 20	NIP Progressive July 11, 2010	NIP Progressive July 11, 2010
-		NIP Offering Circular - Jul 11, 20 NIP Prospectus Supplement -	NIP Prospectus - July 11, 2019 NIP Prospectus Supplement -	NIP Prospectus - July 11, 2019 NIP Prospectus Supplement -
	Supplement to Base Shelf Prospectus (if applicable)	Aug 28, 2019	Aug 28, 2019	Aug 28, 2019
—				
	Pricing Supplement (if applicable)	Final Terms - Cusip:	Final Terms - Cusip:	Final Terms - Cusip:
	- 0	217447976	218587763	218741037

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)				
			Included in TLAC not included in		
1	Issuer	in regulatory capital BMO	regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DIVIO	DIVIO	DIVIO	DIVIO
2	for private placement)	06368DGQ1	06368DGT5	06368DGW8	06368DHA5
		Province of Ontario and the		Province of Ontario and the	Province of Ontario and the
			Province of Ontario and the laws		laws of Canada applicable
3	Governing law(s) of the instrument	therein	of Canada applicable therein	therein	therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
54	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	25	25	40	10.2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	11-Jun-2020	19-Jun-2020 Dated	24-Jun-2020 Dated	2-Jul-2020
12	Perpetual or dated Original maturity date / Final maturity	Dated 11-Jun-2030	19-Jun-2030	Dated 24-Jun-2030	Dated 2-Jul-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Ontional call datatirt!!				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 11-June-2021	At par on 19-June-2021	At par on 24-June-2021	At par on 2-July-2021
- 15	reachipeon amount, minum macunity	At par on December 11,	7 K pai 611 16 64116 2021	At par on December 24,	7 K Pair 511 2 Gaily 2021
		2021; June 11, 2022;		2021; June 24, 2022;	
			At par on December 19, 2021;	December 24, 2022; June 24,	
		2023; December 11, 2023; June 11,	June 19, 2022; December 19, 2022: June 19, 2023:	2023; December 24, 2023; June 24,	July 02, 2022; January 02, 2023: July 02, 2023:
		2024; December 11, 2024;	December 19, 2023; June 19,	2024; December 24, 2024;	January 02, 2024; July 02,
			2024; December 19, 2024; June	June 24, 2025; December 24,	2024; January 02, 2025; July
		2025; June 11, 2026; December 11, 2026; June 11,	19, 2025; December 19, 2025; June 19, 2026; December 19,	2025; June 24, 2026; December 24, 2026; June 24,	02, 2025; January 02, 2026; July 02, 2026; January 02,
		2027; December 11, 2027;		2027; December 24, 2027;	2027; July 02, 2027; January
		June 11, 2028; December 11, 2028; June 11, 2029;	19, 2027; June 19, 2028; December 19, 2028; June 19,	June 24, 2028; December 24, 2028; June 24, 2029;	02, 2028; July 02, 2028; January 02, 2029; July 02,
16	Subsequent call dates, if applicable	December 11, 2029	2029; December 19, 2029	December 24, 2029	2029; January 02, 2030
	Coupons/dividends				
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 0.023	Fixed 2 15%	Fixed 2.10%-2.50%	Fixed 1.90%
19	Existence of a dividend stopper			No	No
	Fully discretionary, partially discretionary or				
20	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No	Mandatory No
21	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate			N/A N/A	N/A N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
35	If convertible one-if-in-terms and				
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s) If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
3-70	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	=paon iroin suborumation	=.cmption nom subordination	=	= Nonipaon from Suborullation
	Position in subordination hierarchy in liquidation (specify				
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
36	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	N/A	N/A	N/A	N/A
<u> </u>		IVA	IVA	IN/A	IN/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A	N/A
	Duining County and 116 11 - 1 - 1	Final Tarms Over	Final Tarma Overing	Final Tarms - Ourt	Final Tarms - Ousli
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DGQ1	Final Terms - Cusip: 06368DGT5	<u>Final Terms - Cusip:</u> 06368DGW8	Final Terms - Cusip: 06368DHA5

	tures Of Regulatory Capital Instruments s except as noted)				
(\$		in regulatory capital	in regulatory capital	in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	ВМО	BMO	ВМО
,	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06368DGZ1	06368DHD9	220014908	220051676
2	for private placement)	06368DGZ1	063660HD9	220014908	220051676
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	1.134		USD 50	USD 50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-Jul-2020		8-Jul-2020	9-Jul-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	2-Jul-2030 Yes	7-Jul-2025 Yes	8-Jul-2060 Yes	9-Jul-2060 Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	Z-Jui-21 January 02, 2022; July 02,	At par on 7-July-2021	8-Jul-21	9-Jul-2021
16	Subsequent call dates, if applicable	2022; January 02, 2023; July 02, 2023; July 02, 2023; July 02, 2024; July 02, 2024; January 02, 2025; July 02, 2025; January 02, 2026; July 02, 2026; January 02, 2027; July 02, 2027; January 02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2039; January 02, 2039; January 02, 2030	At par on January 07, 2022; July 07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025	July 8 in each year, commencing on July 8, 2021 up to and excluding the maturity date	July 9 in each year, commencing on July 9, 2021 up to and excluding the maturity date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 2.00% accrual ra			Zero coupon, 3.28% accrual ra
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or	Mondotoni	Mandatan	Mandatan	Mondoton
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
2.4	If temporary write-down, description of write-				
34 34a	down mechanism Type of subordination	Evernation from subordination	Exemption from subordination	Exemption from subordination	Evernation from subordination
344	Position in subordination hierarchy in liquidation (specify	Exemption from subordination	Exemption from subordination	Exemption from Subordination	Exemption from subordination
35	instrument type immediately senior to instrument)	Pari pasu to Denosit Liahilities	Pari pasu to Denosit Liabilities	Pari pasu to Denosit Liahilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
-		N/A	N/A	NIP Prospectus - July 11, 2019 NIP Prospectus Supplement -	NIP Prospectus - July 11, 2019 NIP Prospectus Supplement -
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DGZ1	Final Terms - Cusip: 06368DHD9	Final Terms - Cusip: 220014908	Final Terms - Cusip: 220051676

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)				
			Included in TLAC not included		
		in regulatory capital	<u> </u>	in regulatory capital	in regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	ВМО	BMO
2	for private placement)	220484181	06368DHF4	06368DHJ6	06368DHK3
	for private placement,	220101101	00000211111	0000021100	00000211110
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
3a	Means by which enforceability requirement of Section 13				
Ja	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractadi	Contractadi	Contractaa	Contractadi
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A		N/A	N/A
6	Eligible at solo/group/group&solo	N/A 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	Other TLAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 50	6.575	2.5	4.332
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	15-Jul-2020 Dated	17-Jul-2020 Dated	20-Jul-2020 Dated	21-Jul-2020 Dated
13	Original maturity date / Final maturity	15-Jul-2060		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	15-Jul-21	At par on 17-July-2021	At par on 20-July-2021	At par on 21-July-2021
			July 17, 2022; January 17,		
			2023; July 17, 2023; January 17, 2024; July 17,		At nor on January 21, 2022:
			2024; January 17, 2025; July		At par on January 21, 2022; July 21, 2022; January 21,
			17, 2025; January 17, 2026;		2023; July 21, 2023;
			July 17, 2026; January 17,		January 21, 2024; July 21,
			2027; July 17, 2027; January 17, 2028; July 17, 2028;	At par on January 20, 2022;	2024; January 21, 2025; July 21, 2025; January 21, 2026;
			January 17, 2029; July 17,	July 20, 2022; January 20,	July 21, 2026; January 21,
		July 15 in each year,		2023; July 20, 2023;	2027; July 21, 2027; January
		commencing on July 15, 2021		January 20, 2024; July 20,	21, 2028; July 21, 2028;
1.0	Subsequent call dates, if applicable	up to and excluding the maturity date	July 17, 2031; January 17, 2032	2024; January 20, 2025; July 20, 2025; January 20, 2026	January 21, 2029; July 21, 2029; January 21, 2030
16	Coupons/dividends	maturity date	2032	20, 2023, January 20, 2020	2029, January 21, 2030
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.19% accrual ra			1.75-2.20%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or 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 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A		N/A N/A	N/A N/A
27	If convertible, mandatory or optional conversion	N/A		N/A	N/A
	, , , , , , , , , , , , , , , , , , , ,				
28	If convertible, specify instrument type convertible into				
30	If convertible, specify issuer of instrument it converts	N/A	N/A	NI/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				
34	If temporary write-down, description of write- down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
		1	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 Savianation	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)		Pari pasu to Deposit Liabilities		
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A	No N/A
3/	, . , , , , , , , , , , , , , , , , , ,	13// 1	1 1// 1	1 1// 1	1 1/1 1
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	NIP Prospectus - July 11, 2019	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - Aug 28, 2019	N/A	NI/A	N/A
		nuy 20, 2018	N/A	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip:	Final Terms - Cusip:	Final Terms - Cusip:	Final Terms - Cusip:
		220484181	06368DHF4	06368DHJ6	06368DHK3
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	tures Of Regulatory Capital Instruments s except as noted)				
(\$ IIIIIIIIII	s except as noted)				
			Included in TLAC not included		
1	Issuer	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	БМО	DIVIO	БМО	БМО
2	for private placement)	06368DHP2	220886930	220934209	06368DHL1
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
3a	Means by which enforceability requirement of Section 13				
Ja	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractadi	Contractadi	Contractadi	Contractadi
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument		USD 50	USD 50	9.105
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	21-Jul-2020		27-Jul-2020	30-Jul-2020
12	Perpetual or dated	Dated	Dated 24 Jul 2000	Dated 27 Jul 2060	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	21-Jul-2030 Yes	24-Jul-2060 Yes	27-Jul-2060 Yes	30-Jul-2025 Yes
14	133acr can subject to prior supervisory approval	100	100	100	100
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 21-July-2021	24-Jul-21	27-Jul-21	At par on 30-July-2021
	,,	.,			
		At par on January 21, 2022;			
		July 21, 2022; January 21,			
		2023; July 21, 2023;			
		January 21, 2024; July 21,			
		2024; January 21, 2025; July 21, 2025; January 21, 2026;			
		July 21, 2026; January 21,			At par on January 30, 2022;
			July 24 in each year,	July 27 in each year,	July 30, 2022; January 30,
		21, 2028; July 21, 2028;		commencing on July 27, 2021	
4.6	Cultura manufactura de anno discolore	January 21, 2029; July 21,	up to and excluding the	up to and excluding the	30, 2024; July 30, 2024;
16	Subsequent call dates, if applicable Coupons/dividends	2029; January 21, 2030	maturity date	maturity date	January 30, 2025
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index		Zero coupon, 3.05% 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 Currente time	No Currentative	No Currente time	No Cumulativa
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
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
	(Company)				
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				
2.4	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
J-4a	1.7pc of Suborumunon	=puon iroin suborumation		=puon iroin suborumation	=omption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	N/A	NIP Prospectus - July 16, 2020	NIP Prospectus - July 16, 2020	N/A
	Complementar Board 1872				
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip:	Final Terms - Cusip:	Final Terms - Cusip:	Final Terms - Cusip:
	<u> </u>	<u>06368DHP2</u>	220886930	220934209	<u>06368DHL1</u>

Included in TLAC rol included						tures Of Regulatory Capital Instruments s except as noted)	
Integrations of patients (pt (156), Six, or Recombing identified (pt (156), Six, or Re						s except as noted)	(Ş IIIIII ÇI
1 billion in derrotter (pg (1)591, KS), or flationning (see/file) 2 by provide photometric) 3 by provide photometric) 4 Covering (see/file) 5 Covering (see/file) 5 Covering (see/file) 5 Covering (see/file) 6 Covering (see/file) 6 Covering (see/file) 6 Covering (see/file) 6 Covering (see/file) 7 Covering (see/file) 7 Covering (see/file) 8 Covering (see/file) 9 Covering (se							
Subject insertion (op CLIND, Sith, or Recoverancy Generation	y capitai					Issuer	1
Province of Critatria and the Province of Critatria and the Recommission (of the Instrument of Section 34 of Canadas applicable blands) Means by which enforceasibly requirement of Section 34 of Canadas applicable blands in the Can		DIVIO	DIVIO	БМО	DIVIO		
## Of Canada applicable in the lawn (a way of Canada applicable in the	06368DHT		06367WZ48	06367WX81	06367WX73	for private placement)	2
province of Orlinero and the laws [law of Canada applicable in the Man by which enforceability registered of Canada applicable thereon in Breviol in Canada applicable thereon in Canada applicable the Canada applicable thereon in							
Secondary soul of the instrument of Sciolars 1, 200 Memors by Note challes souling registerant of Sciolars 1, 200 Memors by Note challes of the CHEST CHEST CONTROLLAR CONTROLLA					Browings of Ontario and the laws		
So of the TLAC in Series active of the TLAC integral of the TLAC integra	ada applicable					Governing law(s) of the instrument	3
3a					or canada applicable aleren.		
Regulatory freatment						1 '	3a
A Transiscent Board in Intelex N/A	İ	Contractu	Contractual	Contractual	Contractual	instruments governed by foreign law)	
Foot transmissed law of solid group groups about NA NA NA NA NA NA NA N		N1/A	N1/A	NI/A	N1/0		
6 Bisples at sologroung/group/books 7 Internet type 8 Amount recognised in regulatory capital (Currency in Amount recognised in reduce option 1.05) 100 100 100 100 100 100 100 100 100 10					-		
### Appar on each January 31 and Optional call date, contingent call dates and copyright in required to supervisory approval. At par on each January 31 and July and October, commencing on July 30, 31 depth years,							
8 millions, as of most recent reporting date) N/A	instrument	Other TLA	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Instrument type	7
9 Pervalue of Instrument USB 0 September							
10 Accounting classification Lability - fair value option Dated D		N/A					
11 Drigenal after of sourcer/ Settlement (31-Jul-2020		l iahility - f					
12.1 Perpetual or dated Date Date Date Date Date Date Date Date	4-Aug-202						
Deformation and the contingent call dates and Deformation and Deformatio	<u> </u>	Dated	Dated	Dated	Dated	Perpetual or dated	12
Optional call date, contingent call dates and redemption amount / initial muturity All par on 31-January-2022 All par on 30-July-2021 All par on each January 31 and July 31, commencing on July 30, and October - 2020 Subsequent call dates, if applicable January 31, 2022. All par on each January 31 and July 31, commencing on July 30, and October - 2020 and October - 2	4-Aug-203						
At par on a1-January-2022 At par on 30-July-2021 At par on 31-October-2020 At par on 4-Augus At par on each January 31 and July 31 commencing on July 30, 31 death year, commencing on July 30, 31 death year, commencing on July 31, 31 death year, commencing on July 31, 31 death year, commencing on July 31, 31 death year, commencing on July 30, 31 death year, commencing on July 31, 31 death year, commencing on July 30, 31 death year, commencing 30, 32 death		Yes	Yes	Yes	Yes	Issuer call subject to prior supervisory approval	14
At par on 31-January-2022 At par on 30-July-2021 At par on 31-October-2020 At par on 4-Augus At par on each January 31 and July 31, 2002. At par on each January 31 and July 31, 2002. Subsequent call dates, if applicable January 31, 2002. At par on each January 31 and July 31, 2002. Subsequent call dates, if applicable January 31, 2002. At par on each January 31 and July 30, 31 deep July 31, 2002. Subsequent call dates, if applicable January 31, 2002. At par on each January 31 and July 30, 31 deep July 31, 31 deep July 3							
At par on 31-January-2022 At par on 30-July-2021 At par on 31-October-2020 At par on 4-Augus At par on each January 31 and July 31, 2002. At par on each January 31 and July 31, 2002. Subsequent call dates, if applicable January 31, 2002. At par on each January 31 and July 31, 2002. Subsequent call dates, if applicable January 31, 2002. At par on each January 31 and July 30, 31 deep July 31, 2002. Subsequent call dates, if applicable January 31, 2002. At par on each January 31 and July 30, 31 deep July 31, 31 deep July 3							
At par on 31-January-2022 At par on 30-July-2021 At par on 31-October-2020 At par on 4-Augus At par on each January 31 and July 31, 2002. At par on each January 31 and July 31, 2002. Subsequent call dates, if applicable January 31, 2002. At par on each January 31 and July 31, 2002. Subsequent call dates, if applicable January 31, 2002. At par on each January 31 and July 30, 31 deep July 31, 2002. Subsequent call dates, if applicable January 31, 2002. At par on each January 31 and July 30, 31 deep July 31, 31 deep July 3						Ontional call data contingent call datas and	
At par on each January 31 and July and October, Aprill, Aprill 3,04 3,04 3, and October February 4, common on July 30, common on July 30, common on July 30, and October February 4, common on July 31, and October February 4, common on July 30, and October 7, and Saruary 31, 2022. 2021. The Fixed or floating dividend/coupon Fixed	-August-2021	At par on	At par on 31-October-2020	At par on 30-July-2021	At par on 31-January-2022		15
At par on each January 31 and July and October, commencing on July 30, 31 and October February 4, commencing on July 30, 31 and Service February 4, commencing on July 30, 31 and October February 4, commencing on July 30, 31 and October February 4, commencing on July 30, 31 and October 31, 2020.	raguot 2021	7 tt par on	TR par on on on october 2020	7 ti par on oo oary 2021	7 t par on or bandary 2022	reactificion amount / initial maturity	13
At par on each January 31 and July and October, commencing on July 30, 31 and October February 4, commencing on July 30, 31 and Service February 4, commencing on July 30, 31 and October February 4, commencing on July 30, 31 and October February 4, commencing on July 30, 31 and October 31, 2020.							
At par on each January 31 and July and October, commencing on July 30, 31 and October February 4, commencing on July 30, 31 and Service February 4, commencing on July 30, 31 and October February 4, commencing on July 30, 31 and October February 4, commencing on July 30, 31 and October 31, 2020.							
At par on each January 31 and July and October, commencing on July 30, 31 and October February 4, commencing on July 30, 31 and Service February 4, commencing on July 30, 31 and October February 4, commencing on July 30, 31 and October February 4, commencing on July 30, 31 and October 31, 2020.							
At par on each January 31 and July and October, commencing on July 30, 31 and October February 4, commencing on July 30, 31 and Service February 4, commencing on July 30, 31 and October February 4, commencing on July 30, 31 and October February 4, commencing on July 30, 31 and October 31, 2020.							
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At par on each January 31 and July and October, commencing on July 30, 31 and October February 4, community Subsequent call dates, if applicable January 31, 2022. 2021. 2021. 2021. 2022. 2021. 2022. 2021. 2022. 2021. 2022. 2021. 2022. 202							
Subsequent call dates, if applicable January 31, 2022. 2021. Corober 31, 2020. excluding the mail of the process of							
Subsequent call dates, if applicable January 31, 2022. 2021. on October 31, 2020. excluding the mat Couponrate and any related index 17 Fixed Fixed Fixed Fixed Fixed Fixed 18 Coupon rate and any related index 0.01 1.0% - 1.50% 2.00% 1.70 - 2.10% 19 Existence of a dividend stopper No No No No No No No N		,					
Coupons/dividends Fixed				0 , ,		Subsequent call dates if applicable	16
Existence of a dividend stopper	io matarity date	ологии	0.1. 0 0.00001 0 1, 20201		ouridary 01, 20221		10
19		Fixed	Fixed	Fixed	Fixed	Fixed or floating dividend/coupon	17
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No	%					,	
Mandatory Mandatory Mandatory Mandatory Mandatory		No	No	No	No		19
Existence of a step up or other incentive to redeem		Mandaton	Mandatory	Mandatory	Mandatony		20
22 Noncumulative or cumulative Non-convertible Non-convertibl			,			,	
24 If convertible, conversion trigger (s) N/A N/A N/A N/A N/A N/A N/A 25 If convertible, fully or partially N/A N/A N/A N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A N/A N/A 30 Write-down feature N/A							
25 If convertible, fully or partially N/A	tible	Non-conv	Non-convertible	Non-convertible	Non-convertible	Convertible or non-convertible	23
26 If convertible, conversion rate N/A				-			
27 If convertible, mandatory or optional conversion N/A							
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into one of into one of instrument it converts Into one of into one of instrument it converts Into one of into one of instrument it converts Into one of instrument it converts Into one of instrument it converts Into one one of instrument it converts Into one one of instrument it converts Into one one one one of instrument it converts Into one one one one of instrument it converts Into one one one one one of instrument it converts Into one one one one one one one one one on						·	
If convertible, specify issuer of instrument it converts N/A N		. 1// 1				conversion, manuatory or optional conversion	۷,
29 into N/A						If convertible, specify instrument type convertible into	28
30 Write-down feature						1	
31 If write-down, write-down, full or partial 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write- 35 down mechanism 36 Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Exemption from subordination 35 Exemption from subordination 36 Non-compliant transitioned features 37 No 38 Non-compliant transitioned features 39 No 30 No 30 No 30 No 31 No 31 No 32 No 33 No 34 No 34 No 34 No 35 No 36 Non-compliant features 36 No 37 No 38 No 39 No 30 No 30 No 30 No 31 No 31 No 32 No 33 No 34 No 34 No 34 No 35 No 36 No 37 No 37 No 38 No 39 No 30 No 30 No 30 No 31 No 31 No 32 No 33 No 34 No 34 No 35 No 36 No 37 No 36 No 37 No 37 No 38 No 38 No 38 No 39 No 30 No 30 No 30 No 30 No 31 No 31 No 32 No 33 No 34 No 34 No 34 No 35 No 36 No 37 No 36 No 37 No 38 No 38 No 38 No 38 No 38 No 39 No 30 No							
If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Exemption from subordination Exempt		INU	INU	INU	INU		
If temporary write-down, description of write- down mechanism 34							
34 down mechanism 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit							
34a Type of subordination Exemption from subordination from subordination Exemption from subordination from subordinat						1	
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit	from other P. C.	Fuerra e	Evenuation from and 19 19	Evenentian force and 19 19	Evenentian force suit 2000		
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features No	rom subordinatio	⊏xemptior	Exemption from subordination	exemption from subordination	exemption from subordination	Type of subordination	34a
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features No						Position in subordination hierarchy in liquidation (specify	
36 Non-compliant transitioned features No	Deposit Liabiliti	Pari pasu	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities		35
Prospectus / Base Shelf Prospectus / Short Form Prospectus MTN Prospectus MTN Prospectus MTN Prospectus MTN Prospectus MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement Pricing Supplement (if applicable) Final Terms - Cusip: Final Terms - Cusip: Final Terms - Cusip:		No	No	No	No		
Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus MTN Prospectus MTN Prospectus MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement Final Terms - Cusip: Final Terms - Cusip: Final Terms - Cusip: Final Terms - Cusip:		N/A	N/A	N/A	N/A	If yes, specify non-compliant features	37
Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus MTN Prospectus MTN Prospectus MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement Final Terms - Cusip: Final Terms - Cusip: Final Terms - Cusip: Final Terms - Cusip:						Prospectus / Base Shelf Prospectus / Short Form	
Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement Final Terms - Cusip: Final Terms - Cusip: Final Terms - Cusip: Final Terms - Cusip:			MTN Prospectus	MTN Prospectus	MTN Prospectus	1	
Pricing Supplement (if applicable) Final Terms - Cusip:			mint i roopeoluo	im i v i i i i i i i i i i i i i i i i i	in it i ioopeoluo		
			MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	Supplement to Base Shelf Prospectus (if applicable)	
[011015	<u> </u>				Pricing Supplement (if applicable)	
I mai temis Ou	s - CUSIP: 06368	<u> ⊢ınal Tern</u>	<u>UD3b/VV_48</u>	<u>00307VVX81</u>	<u>UD36/VVX/3</u>	<u> </u>	

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

	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	ВМО	ВМО	ВМО	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06368DHX5	06368DHY3	221504682	222463700
	for private placement)	00308DHX3	06368DH13	221304662	222463700
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	NI/A	N1/A	N/A	NI/A
8 9	Par value of instrument	N/A 2.5	N/A	USD 330	N/A 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	21-Aug-2020	26-Aug-2020	27-Aug-2020	,
12	Perpetual or dated	Dated 21-Aug-2020	Dated	Dated	Dated
13	Original maturity date / Final maturity	21-Aug-2027	26-Aug-2030	27-Aug-2060	28-Aug-2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 21-August-2021	At par on 26-August-2021	27-Aug-25	At par on 28-August-2022
16	Subsequent call dates, if applicable	At par on each August and February 21, commencing August 21, 2021 up to and excluding the maturity date	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.
	Coupons/dividends				
			Fixed	Fixed	
17	Fixed or floating dividend/coupon	Fixed			Fixed
18	Coupon rate and any related index	1.55%	1.90%	Zero Coupon, 2.74%	2.30%
	Coupon rate and any related index Existence of a dividend stopper		1.90%		
18 19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	1.55% No	1.90% No	Zero Coupon, 2.74% No	2.30% No
18 19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatory	Zero Coupon, 2.74% No Mandatory	2.30% No Mandatory
18 19 20 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	No Mandatory No	Zero Coupon, 2.74% No Mandatory No	2.30% No Mandatory No
18 19 20 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory No Cumulative	1.90% No Mandatory No Cumulative	Zero Coupon, 2.74% No Mandatory No Cumulative	2.30% No Mandatory No Cumulative
18 19 20 21 22 23	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	1.90% No Mandatory No Cumulative Non-convertible	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible	2.30% 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)	No Mandatory No Cumulative	No Mandatory No Cumulative Non-convertible N/A	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A	2.30% No Mandatory No Cumulative Non-convertible N/A
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	No Mandatory No Cumulative Non-convertible N/A	1.90% No Mandatory No Cumulative Non-convertible	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible	2.30% No Mandatory No Cumulative Non-convertible
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	No Mandatory No Cumulative Non-convertible N/A N/A	1.90% No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A	2.30% 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A	2.30% No Mandatory No Cumulative Non-convertible N/A 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A	2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.30% 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.30% 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.30% 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) If write-down, full or partial If write-down, permanent or temporary	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.30% 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.30% 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	2.30% 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, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	2.30% 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, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	2.30% 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, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 Populative 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	1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Policy Exemption from subordination Pari pasu to Deposit Liabilities No	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Policy Exemption from subordination Pari pasu to Deposit Liabilities No	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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 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 Policy Exemption from subordination Pari pasu to Deposit Liabilities No	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - July 16,	2.309 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordinatio Pari pasu to Deposit Liabilitie No N/A NIP Offering Circular - July 10

	tures Of Regulatory Capital Instruments s except as noted)				
(-		Included in TLAC not included			
		in regulatory capital	in regulatory capital	in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	ВМО	BMO	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DJD7	06368DJG0	06368DJM7	06368DJF2
	ioi private piacement)	003000307	003000000	00300D3W17	00300D3F2
		Province of Ontario and the			
	Course in a local of the instrument	laws of Canada applicable therein			
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	uieieiii	lilerenii	uletelli	li le le li l
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 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	Linkilla friendlin nation	10	3	6.2
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 1-Sep-2020	Liability - fair value option 3-Sep-2020	Liability - fair value option 3-Sep-2020	Liability - fair value option 4-Sep-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	1-Sep-2027	3-Sep-2030	3-Sep-2027	4-Sep-2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	1-Sep-21	03-Sep-21	3-Sep-21	04-Sep-21
		Each September and March			
		•	· ·	3, commencing September 3,	4, commencing September 4,
		2021 up to and excluding the			
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 1.37%	Zero Coupon, 1.83%	Zero Coupon, 1.58%	Zero Coupon, 1.90%
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 Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
20	If convertible, specify issuer of instrument it converts	NI/A	NI/A	NI/A	NI/A
30	into Write-down feature	N/A No	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities			
36	Non-compliant transitioned features	No N/A	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	2020			
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)				
<u> </u>		Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06368DJ	Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06368D.

	tures Of Regulatory Capital Instruments s except as noted)				
(\$ million	s except as noted)				
					Included in TLAC not included
	Lance	in regulatory capital		in regulatory capital	in regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	ВМО	BMO
2	for private placement)	06368DJL9	06368DJN5	221926188	06368DJP0
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein
3	Governing law(s) of the instrument	therein	merem	uletelli	merem
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
34	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A		N/A	N/A
5	Post-transitional Basel III rules	N/A		N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other 12/10 instrainent	Other TEXO Instrument	Other 12/10 instrainent	Other TEXO Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	3		USD 550	5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	4-Sep-2020 Dated	4-Sep-2020 Dated	9-Sep-2020 Dated	Dated 10-Sep-2020
13	Original maturity date / Final maturity	4-Sep-2030		9-Sep-2060	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and	_			
15	redemption amount / Initial maturity	04-Sep-21	At par on 4-September-2021	9-Sep-25	10-Sep-21
		Each September and March	At par on each September	Each September 9,	Each September and March
			and March 4, commencing	commencing September 9,	10, commencing September
		2021 up to and excluding the		2025 up to and excluding the	10, 2021 up to and excluding
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	excluding the maturity date	maturity date.	the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 1.80%	1.70-2.10%	Zero Coupon, 2.85%	Zero Coupon, 1.84%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory Existence of a step up or other incentive to redeem	Mandatory	Mandatory	Mandatory	Mandatory
21	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	N/A
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it converts				
29	into	N/A		N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial 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
	Decition in subordination bioravahusis liquidation (- 15				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari nasu to Denocit Lighilitica	Pari pasu to Deposit Liabilities	Pari nasu to Denocit Liabilities	Pari nasu to Denocit Lighilitica
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A		N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus / Base Shell Prospectus / Short Porni			NUD Official Of the 11 15	0000
-				NIP Offering Circular - July 16,	<u> 2020</u>
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)				
		Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06368D.	Final Terms - CUSIP: 2219261	Final Terms - CUSIP: 06368D

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)				
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital	in regulatory capital	in regulatory capital	in regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO	BMO
2	for private placement)	06368DJR6	06368DKB9	06368DKC7	06367W5P4
	,				
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
2	Commission law (a) of the instrument	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Carlot 12/10 incardinone	Othor TEXO motivation	Carlot 12/10 incardinone	Other 12 to motiument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	35			USD 15
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 15-Sep-2020	Liability - fair value option 25-Sep-2020	Liability - fair value option 28-Sep-2020	Liability - fair value option 29-Sep-2020
11	Perpetual or dated	Dated 15-Sep-2020	25-Sep-2020 Dated	28-Sep-2020 Dated	29-Sep-2020 Dated
13	Original maturity date / Final maturity	15-Sep-2030		28-Sep-2027	29-Sep-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 15-September-2021	At par on 25-September-2021	28-Sep-21	On 29-March-2021
		At now on cook Contombox	At now on each Contember		
		At par on each September and March 15, commencing	At par on each September and March 25, commencing	Each September and March	On each September and
		September 15, 2021 up to	September 25, 2021 up to	28, commencing September	March 29, commencing
		and excluding the maturity	and excluding the maturity	28, 2021 up to and excluding	March 29, 2021 up to and
16	Subsequent call dates, if applicable	date	date	the maturity date	excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.81%		Zero Coupon, 1.49%	1.85%
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 Outstand of the second	No
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
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
30	If convertible specify instrument time convertible into				
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write- down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)		Pari pasu to Deposit Liabilities		
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A	No N/A
31		13// 1	1 1// 1	13// 1	1 1/7 3
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus				MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)				MTN Droop actual Control of
-	,				MTN Prospectus Supplement
	Pricing Supplement (if applicable)				
	Garage and Camputation	Final Terms - CUSIP: 06368D.	Final Terms - CUSIP: 06368DF	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06367W
-					•

	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	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)	06368DKA1	06368DKD5	06368DKE3	06368DKK9
		Drawings of Optonia and the	Dravinas of Ontaria and the	Dravings of Optonia and the	Drawings of Ontario and the
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	NI/A	N/A	N/A	N/A
9	Par value of instrument	N/A 7.915		USD 1.5	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	1-Oct-2020		2-Oct-2020	14-Oct-2020
12	Perpetual or dated	Dated 1 Oct 2029	Dated 2020	Dated 2-Oct-2025	Dated 14-Oct-2030
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	1-Oct-2028 Yes	2-Oct-2030 Yes	Yes	Yes
14	issuer can subject to prior supervisory approvar	103	103	100	103
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 1-October-2021	At par on 2-October-2021	At par on 2-October-2021	14-Oct-21
		At par on each October and	At par on each October and	At par on each October and	Each October and April 14,
		April 1, commencing October	April 2, commencing October	April 2, commencing October	commencing October 14,
		1, 2021 up to and excluding	2, 2021 up to and excluding	2, 2021 up to and excluding	2021 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	the maturity date	the maturity date	the maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.20-2.00%		0.80%-1.20%	Zero Coupon, 1.77%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A	N/A N/A
	convertible, manuatory or optional conversion	19//3	19//3	13/73	13// \
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	N/A
30 31	Write-down feature If write-down, write-down trigger (s)	No	No	No	No
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34d	Type of Suborumation	Everibrion nom annomination	Evelubrion nom annomination	Everuhaou nom saporamation	Exemplion from Suborulliation
	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 N/A	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus				
	Supplement to Base Shelf Prospectus (if applicable)				
<u> </u>					
	Pricing Supplement (if applicable)				
	- O	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368DF	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368DF
-					

(\$ million	stures Of Regulatory Capital Instruments				
	s except as noted)				
i			Included in TLAC not included		
		in regulatory capital	<u> </u>	in regulatory capital	in regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	ВМО	BMO
2	for private placement)	06368DKP8	06367W6Z1	06368DKN3	06368DLX0
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
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	uncreuri	unorom	uiciciii	unorom
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A		N/A N/A	N/A N/A
6	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				
9	millions, as of most recent reporting date) Par value of instrument	N/A	N/A USD 1.459	N/A USD 50	N/A 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	15-Oct-2020		21-Oct-2020	2-Nov-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Oct-2030		21-Oct-2030	2-Nov-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 15-October-2021	On 20-October-2022	At par on 21-October-2021	At par on 2-November-2021
	, , , , , , , , , , , , , , , , , , , ,			•	,
		At par on each October and	On each October and April	At par on each October and	At par on each November and
		April 15, commencing	20, commencing October 20,	April 21, commencing	May 2, commencing
		October 15, 2021 up to and	2022 up to and excluding the	October 21, 2021 up to and	November 2, 2021 up to and
16	Subsequent call dates, if applicable	excluding the maturity date	maturity date	excluding the maturity date	excluding the maturity date
	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
. 17	Fixed or Hoating dividend/coupon	IFIXEU		rixeu	Eivod
17	· · ·		1 15%	1 40%-1 75%	Fixed 1.30%
17 18 19	Coupon rate and any related index	1.83% No		1.40%-1.75% No	
18	· · ·	1.83%			1.30%
18 19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	1.83% No Mandatory	No Mandatory	No Mandatory	No Mandatory
18 19 20 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	No Mandatory No	No Mandatory No	No Mandatory No
18 19 20 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	1.83% No Mandatory No Cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative	1.30% No Mandatory No Cumulative
18 19 20 21 22 23	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No	No Mandatory No	No Mandatory No	No Mandatory No
18 19 20 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative 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	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	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	No Mandatory No Cumulative Non-convertible N/A N/A 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	No Mandatory No Cumulative Non-convertible 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	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A 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	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	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 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 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If 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	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
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)	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	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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If 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 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) 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 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	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 N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No	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 Pori pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po 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 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 Portion from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No	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 Pori pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No	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 Pori pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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 Pori pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in 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 Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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 Pori pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer 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	1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)				
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital	in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	ВМО	ВМО	ВМО	BMO
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000000011440	00000001.00	0000001.75	005000044
2	for private placement)	06368DLW2	06368DLY8	06368DLZ5	225220344
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	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 Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	5		25	50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-Nov-2020		2-Nov-2020	4-Nov-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2-Nov-2027	2-Nov-2030	2-Nov-2030	4-Nov-2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 2-November-2021	At par on 2-November-2021	At par on 2-November-2021	At par on 4-November-2022
13	recemption amount / initial maturity	At par on 2-November-2021	At par on 2-November-2021	At par on 2-November-2021	At par on 4-140vember-2022
		At par on each November and	At par on each November and	At par an each November and	At par on each November 4
		At par on each november and			
		1 .		•	
		May 2, commencing	May 2, commencing	May 2, commencing November 2, 2021 up to and	commencing November 4,
16	Subsequent call dates, if applicable	1 .		May 2, commencing	
	Coupons/dividends	May 2, commencing November 2, 2021 up to and excluding the maturity date	May 2, commencing November 2, 2021 up to and excluding the maturity date	May 2, commencing November 2, 2021 up to and excluding the maturity date	commencing November 4, 2022 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed	commencing November 4, 2022 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.40%	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.80%	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.60%-2.10%	commencing November 4, 2022 up to and excluding the maturity date Fixed 2.20%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed	commencing November 4, 2022 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.40%	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.80% No	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.60%-2.10% No	commencing November 4, 2022 up to and excluding the maturity date Fixed 2.20% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.40% No Mandatory	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.60%-2.10% No Mandatory	commencing November 4, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.40%	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.80% No	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.60%-2.10% No	commencing November 4, 2022 up to and excluding the maturity date Fixed 2.20% No
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.40% No Mandatory No Cumulative Non-convertible	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible	commencing November 4, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A	commencing November 4, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A	commencing November 4, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing November 4, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A	commencing November 4, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing November 4, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing November 4, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A
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	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing November 4, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	commencing November 4, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing November 4, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing November 4, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing November 4, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing November 4, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A	commencing November 4, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A	commencing November 4, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	commencing November 4, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing November 4, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	commencing November 4, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/

/¢ maillian	tures Of Regulatory Capital Instruments s except as noted)				
nollilin <i>¢)</i>	s except as noted)				
			Included in TLAC not included		
	lanca.	in regulatory capital		in regulatory capital	in regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	ВМО	BMO
2	for private placement)	225098140	06368DMA9	06368DMF8	06368DMH4
	, , , , , , , , , , , , , , , , , , ,				
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
34	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractadi	o madaa.	- Communication	- Contractadi
4	Transitional Basel III rules	N/A		N/A	N/A
5	Post-transitional Basel III rules	N/A		N/A	N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrainment	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 10	2.085	3	2.275
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	6-Nov-2020 Dated	6-Nov-2020 Dated	9-Nov-2020 Dated	9-Nov-2020 Dated
13	Original maturity date / Final maturity	6-Nov-2050		9-Nov-2027	9-Nov-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	6-Nov-25	At par on 6-November-2021	At par on 9-November-2021	At par on 9-November-2021
		Each November 6,	At par on each November and	At par on each November and	At par on each November and
		commencing November 6,	May 6, commencing	May 9, commencing	May 9, commencing
16	Cultura versional debas if annilianda	2021 up to and exlcuding the	November 6, 2021 up to and	November 9, 2021 up to and	May 9, commencing November 9, 2021 up to and
16	Subsequent call dates, if applicable		November 6, 2021 up to and	, ,	May 9, commencing
16	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon	2021 up to and exlcuding the	November 6, 2021 up to and	November 9, 2021 up to and	May 9, commencing November 9, 2021 up to and
	Coupons/dividends	2021 up to and exlcuding the maturity date.	November 6, 2021 up to and excluding the maturity date	November 9, 2021 up to and excluding the maturity date	May 9, commencing November 9, 2021 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	2021 up to and exlcuding the maturity date.	November 6, 2021 up to and excluding the maturity date Fixed	November 9, 2021 up to and excluding the maturity date Fixed	May 9, commencing November 9, 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	2021 up to and exlcuding the maturity date. Fixed Zero Coupon, 2.70% No	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	May 9, commencing November 9, 2021 up to and excluding the maturity date Fixed 1.45%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	2021 up to and exlcuding the maturity date. Fixed Zero Coupon, 2.70% No 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	May 9, commencing November 9, 2021 up to and excluding the maturity date Fixed 1.45% No Mandatory
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17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	2021 up to and exlcuding the maturity date. Fixed Zero Coupon, 2.70% No Mandatory No	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	May 9, commencing November 9, 2021 up to and excluding the maturity date Fixed 1.45% No Mandatory No
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	2021 up to and exlcuding the maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A	November 6, 2021 up to and excluding the maturity date Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible 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	May 9, commencing November 9, 2021 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	2021 up to and exlcuding the maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A	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	May 9, commencing November 9, 2021 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	2021 up to and exlcuding the maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	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	May 9, commencing 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
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	2021 up to and exlcuding the maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A	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	May 9, commencing November 9, 2021 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	2021 up to and exlcuding the maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	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	May 9, commencing 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
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17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	2021 up to and exicuding the maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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	May 9, commencing 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
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	2021 up to and exicuding the maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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	May 9, commencing 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
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	2021 up to and exicuding the maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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 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 N/A N/	May 9, commencing 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/
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	2021 up to and exicuding the maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A	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 Pari pasu to Deposit Liabilities No 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/	May 9, commencing 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/

	tures Of Regulatory Capital Instruments s except as noted)				
nollilin <i>¢)</i>	s except as noted)				
			Included in TLAC not included		
	- Investigation of the Control of th	in regulatory capital		in regulatory capital	in regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	ВМО	ВМО	BMO
2	for private placement)	06368DMG6	06368DMJ0	06368DMK7	06368E3G5
	- F				
		Province of Ontario and the			
_		laws of Canada applicable			
3	Governing law(s) of the instrument	therein	therein	therein	therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
34	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument			
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrainment	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	1	1.5		USD 9.935
10	Accounting classification	Liability - fair value option			
11	Original date of issuance / Settlement Perpetual or dated	9-Nov-2020 Dated	9-Nov-2020 Dated	10-Nov-2020 Dated	Dated 10-Nov-2020
13	Original maturity date / Final maturity	9-Nov-2028		10-Nov-2030	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 9-November-2021	At par on 9-November-2021	10-Nov-21	At par on 10-November-2021
					At par on each February,
		At par on each November and	At par on each November and	Each November and May 10,	May, August and November
		May 9, commencing	May 9, commencing	commencing November 10,	10, commencing November
		November 9, 2021 up to and	November 9, 2021 up to and	2021 up to and excluding the	10, 2021 up to and excluding
16	Subsequent call dates, if applicable Coupons/dividends	excluding the maturity date	excluding the maturity date	maturity date	the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.55%		Zero Coupon, 1.85%	1.00%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory Existence of a step up or other incentive to redeem	Mandatory	Mandatory No	Mandatory No	Mandatory No
21	Noncumulative or cumulative	No Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial If write-down, permanent or temporary				
- 33	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Dockton in authoridination bismonths is the second of the				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari nasu to Denosit Lighilitica	Pari pasu to Deposit Liabilities	Pari nasu to Denocit Lighilitica	Pari nasu to Denocit Lighilitica
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus				
-	•				
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)				
		Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368E

	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	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)	06368DML5	226142592	06368DMX9	06368DNC4
		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) 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	2.098		2.3	0.25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	12-Nov-2020 Dated	20-Nov-2020 Dated	1-Dec-2020 Dated	Dated 14-Dec-2020
13	Original maturity date / Final maturity	12-Nov-2025	20-Nov-2035	1-Dec-2030	14-Dec-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 12-November-2021	At par on 20-November-2021	At par on 1-December-2021	At par on 14-December-2021
		May 12, commencing November 12, 2021 up to and		At par on each December and June 1, commencing December 1, 2021 up to and excluding the maturity date	June 14, commencing December 14, 2021 up to and
16	Subsequent call dates, if applicable Coupons/dividends	excluding the maturity date	maturity date	excluding the maturity date	excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.00%-1.35%	2.26%		1.15%-1.35%
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 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
	if any white and if it is a 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	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				<u> </u>
34a	Type of subordination	Exemption from 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 nasu to Denocit Lighilitics	Pari nasu to Denocit Lighilitica	Pari nasu to Denocit Lighilities	Pari pasu to Deposit Liabilities
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	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: 2261425	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368DI
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	tures Of Regulatory Capital Instruments				
(\$ millions	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	BMO	ВМО	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DNF7	06368DNH3	06368DNK6	06368DNL4
	ioi private piacement)	00300DINI 1	00300DIN13	00300D14110	00300DINL4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Means by which enforceability requirement of Section 13	uicioiii	unorom	uicioiii	unorom
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 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
,	Amount recognised in regulatory capital (Currency in	Carlot 12 to monament		Carlot 12 to monament	
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	10	1.5	7.5	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	14-Dec-2020	15-Dec-2020	18-Dec-2020	21-Dec-2020
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 14-Dec-2030	Dated 15-Dec-2030	Dated 18-Mar-2033	Dated 21-Dec-2030
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	14-Dec-21	15-Dec-21	18-Dec-21	At par on 21-December-2021
16	Subsequent call dates, if applicable	On each December and June 14, commencing December 14, 2021 up to and excluding the maturity date	On each December and June 15, commencing December 15, 2021 up to and excluding the maturity date	commencing December 18,	At par on each December and June 21, commencing December 21, 2021 up to and excluding the maturity date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 1.83%	Zero Coupon, 1.70%	Zero Coupon, 1.96%	1.50%-2.00%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or	Mandatory	Mandatory	Mandatory	Mandatory
20	mandatory Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial				
33	If write-down, rull or partial If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism				<u> </u>
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify	Pari pagu ta Danasit Liahiliti	Pari pagu ta Danasit Liahiliti	Pari pagu ta Danasit Liahiliti	Pari pasu to Deposit Liabilities
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus		1.0.1		1.0.1
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368Df	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368DI

	atures Of Regulatory Capital Instruments				
(\$ million	ns except as noted)				
			Included in TLAC not included		Included in TLAC not included
		in regulatory capital	<u> </u>	in regulatory capital	in regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	ВМО	ВМО	ВМО
2	for private placement)	06368DNJ9	06368DNQ3	06368EBV3	227976314
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
_		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A		N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A		N/A	N/A
9	Par value of instrument	4.225		USD 15	50
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 29-Dec-2020	Liability - fair value option 30-Dec-2020	Liability - fair value option 31-Dec-2020	Liability - fair value option 6-Jan-2021
12	Perpetual or dated	Dated 29-Dec-2020	Dated S0-Dec-2020	Dated S1-Dec-2020	Dated
13	Original maturity date / Final maturity	29-Dec-2030	30-Dec-2030	31-Dec-2037	6-Jan-2036
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 nar on 29-December-2021	At par on 30-December-2021	At nar on 31-December-2021	At nar on 06- January-2023
15	redemption amount / initial maturity	At par on 29-December-2021	At par on 30-December-2021	At par on 31-December-2021	At par on oo-sandary-2025
		At par on each December and June 29, commencing	At par on each December and June 30, commencing	At par on each June 30 and December 31, commencing	At par on each January 06, commencing January 06.
			December 30, 2021 up to and		3 , ,
16	Subsequent call dates, if applicable	excluding the maturity date	excluding the maturity date	excluding the maturity date	maturity date
	Coupons/dividends	=	.	<u>.</u>	=
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 1.25%-2.50%	Fixed 1.50%-2.00%	Fixed 2.00%	Fixed 2.12%
19	Existence of a dividend stopper	No		No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No		No	No
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible		Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	N/A		N/A	N/A
25	If convertible, fully or partially	N/A		N/A	N/A
26	If convertible, conversion rate	N/A		N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	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	No
31	If write-down, write-down trigger (s) If write-down, full or partial				
33	If write-down, full or partial If write-down, permanent or temporary				
	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
1					
	Position in subordination hierarchy in liquidation (specify	i	Pari nasu to Denosit Liabilities	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	It all pasu to Deposit Liabilities		
36	1	No	No	No	No
	instrument type immediately senior to instrument)	•	No		No N/A
36	instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	No	
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No	No	No N/A	N/A
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No	No	No	N/A NIP Offering Circular - July 16, NIP Prospectus Supplement -
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 N/A	N/A NIP Offering Circular - July 16,
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No	No	No N/A MTN Prospectus	N/A NIP Offering Circular - July 16, NIP Prospectus Supplement -
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No N/A	No	No N/A MTN Prospectus MTN Prospectus Supplement	N/A NIP Offering Circular - July 16. NIP Prospectus Supplement - Dec 9, 2020

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)				
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital	in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	ВМО	ВМО	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	007700400	0000000170	00000501144	000005005
2	for private placement)	227766433	06368DNZ3	06368EBW1	06368ECG5
		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 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Curer review instrument	Other TEXTO Instrument	Other TEXO Instrument	Other TEXO Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 250	0.8	USD 5	USD 19.59
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	13-Jan-2021	20-Jan-2021	25-Jan-2021	28-Jan-2021
12	Perpetual or dated Original maturity date / Final maturity	Dated 13- lan-2061	Dated 20-Jan-2028	Dated 25- lan-2041	Dated 28- Jan-2028
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	13-Jan-2061 Yes	Yes	25-Jan-2041 Yes	28-Jan-2028 Yes
14	issuer can subject to prior supervisory approvar	163	163	103	103
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	13-Jan-26	At par on 20-January-2022	At par on 25-January-2022	At par on 28-January-2022
- 13	reachiption amount / mittal materity	10 04.1.20	ru par on zo canaary zozz	7 K pai 0.1. 20 Canaa.y 2022	7 K Par 611 20 Caribary 2022
		Each January 13,	At par on each January and	At par on each January 25	At par on each January 28
		commencing January 13,	July 20, commencing January	and July 25, commencing	and July 28, commencing
		2026 up to and excluding the	20, 2022 up to and excluding	January 25, 2022 up to and	January 28, 2022 up to and
16	Subsequent call dates, if applicable	maturity date.	the maturity date	excluding the maturity date	excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 2.70%	1.30%-1.75%		1.00%-1.50%
19	Existence of a dividend stopper	No	No	No 2.10%	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 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, fully or partially If convertible, conversion rate	N/A		N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s) If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify	Pori pogu to Donosit Liebilis	Pari pasu to Deposit Liabilities	Pori nocu to Donosia Listania	Pori populto Deposit Liebilis
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	Pari pasu to Deposit Liabilities	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
<u> </u>			1 * *		
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	NIP Offering Circular - July 16,	2020	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement -		MEN D	MTND
-		Dec 9, 2020		MIN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CHSID: 227766/	Final Terms - CUSIP: 06368DI	Final Terms - CHSID: 06369EI	Final Terms - CUSID: 06369E0
1	<u> </u>	101110 00011 . 221700	ai 1011110 00011 . 00000DI	ar 1011113	ai 1011110 00011 . 00000EC

(\$ million	ntures 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 included
		in regulatory capital		in regulatory capital	in regulatory capital
1	Issuer	ВМО	ВМО	BMO	ВМО
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0000000014	0000000000	000005500	000005570
2	for private placement)	06368DPH1	06368DPP3	06368EED0	06368EF72
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein		therein	therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
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
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A		N/A	N/A
9	Par value of instrument Accounting classification	25 Liability - fair value option	9.728 Liability - fair value option	USD 2 Liability - fair value option	USD 11.291 Liability - fair value option
11	Original date of issuance / Settlement	1-Feb-2021	16-Feb-2021	16-Feb-2021	19-Feb-2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	1-Feb-2028	16-Feb-2031	16-Feb-2028	19-Feb-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	1-Feb-22	At par on 16-February-2022	At par on 16-February-2023	At par on 19-February-2023
		Each February and August 1,	At par on each February and	At par on each February 16	At par on each February 19
		commencing February 1,		and August 16, commencing	and August 19 commencing
		2022 up to and excluding the	February 16, 2022 up to and	February 16, 2023 up to and	February 19, 2023 up to and
16	Subsequent call dates, if applicable	maturity date	excluding the maturity date	excluding the maturity date	excluding the maturity date
	Coupons/dividends				
17	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed Zero Coupon, 1.45%	Fixed 1.50%-2.50%	Fixed 1.00%	Fixed
18	Coupon rate and any related index	1 '	N.I.	1.00%	
	Existence of a dividend stonner			No	1.050%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No	No
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	No Mandatory	
	Fully discretionary, partially discretionary or				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	Mandatory No Cumulative	Mandatory No Cumulative	No 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	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	No 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	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a 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	No 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	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A	No 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	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If 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	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
20 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts 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 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	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	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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 N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	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 NO Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	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	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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Policy Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus

	tures Of Regulatory Capital Instruments s except as noted)				
()	,	.	.		.
		in regulatory capital	in regulatory capital	in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DPJ7	06368DPU2	06368DQE7	06368DQD9
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible 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
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 TEXO Instrainent	Other TEXO motivation	Other TEXO Instrainent	Other 12 to instrainent
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 5	2.698	Jiahilitu fairualus antian	Liability fair value ention
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 22-Feb-2021	Liability - fair value option 2-Mar-2021	Liability - fair value option 10-Mar-2021	Liability - fair value option 10-Mar-2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	22-Feb-2027	2-Mar-2029	10-Mar-2027	10-Mar-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 22-February-2022	At par on 2-March-2022	At par on 10-March-2022	At par on 10-March-2022
		At par on each February and	At par on each March and	At par on each March and	At par on each March and
		August 22, commencing	September 2, commencing	September 10, commencing	September 10, commencing
1.0	Cubas accept and datas of annihilation	February 22, 2022 up to and	March 2, 2022 up to and	March 10, 2022 up to and	March 10, 2022 up to and
16	Subsequent call dates, if applicable 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	Coupon rate and any related index	1.05%-1.30%	1.35%-2.25%	1.45%-2.00%	1.950%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s) If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism	Examplian from automatical	Evernation from automatical	Examplian from automatical	Everation from out and and
34a	Type of subordination	Lyembrion hom subordination	Exemption from subordination	Livernibinon from subordination	Lxemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)				Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A	IN/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: 06368DF	Final Terms - CUSIP: 06368D0	Final Terms - CUSIP: 06368D0

Included in TLAC not included in regulatory capital in					tures Of Regulatory Capital Instruments s except as noted)	
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Province of Onlains and the last of Canada application bases of Canada application bas						
Secreting party) of the instrument of Section 1.1	68DQJ6 06368DQG2	06368DQJ6	06368DQK3	06368DQH0	for private placement)	2
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20	tnerein	therein	therein	tnerein		3
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4 Franciscond Savel In United 5 Port Introduced Savel In United 5 Port Introduced Savel In United 6 Digitals at took/proup/poughs/side NA N	Contractual	Contractual	Contractual	Contractual		
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The property of the property						
8 millions, and most recent registering fact of the special content	N/A	N/A	N/A	N/A	Eligible at solo/group/group&solo	6
8 millions, as of most recent reporting date) N/A	t Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument		7
9 Par value of instrument Lability - fair value option						
10 Original act of assumer, 5' Statement Lisbilly'- fair value option Lisbilly'- fair value State						
12 May 2021 12-Mar-2021 12-Mar-2021 12-Mar-2021 12-Mar-2026 13- Note of the control of the contr				·		
12 Proposal analytic date / final maturity 12-Mar-2025 15-Mar-2026	, ,					
15 Organal maturity date / Final maturity 12-Mar-2026 12-Mar-2026 12-Mar-2026 15- 16 Issuer call subject to prior supervision yapproval Yes Yes						
13 Issuer call subject to prior supervisory approval Yes Optional call date, contingent call dates and Optional call date, contingent call dates and At par on 12-March-2022 At pa					•	
Optional call date, contingent call dates and 15 redemption amount / Initial maturity At par on 12-March-2022 At par o						
September 12, commencing March 12, 2022 up to and excluding the maturity date excludin	22 At par on 15-March-2022	At par on 12-March-2022	At par on 12-March-2022	At par on 12-March-2022		15
17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed Fixed Fixed 18 Coupon rate and any related index 2.15%-2.65% 1.30%-1.75% No	encing September 15, commencing and March 15, 2022 up to and	September 12, commencing March 12, 2022 up to and	September 12, commencing March 12, 2022 up to and	September 12, commencing March 12, 2022 up to and	Subsequent call dates, if applicable	16
18					Coupons/dividends	
Fully discretionary, partially discretionary or Mandatory Ma						
Fully discretionary, partially discretionary or mandatory Mandator					, ,	
Mandatory Mandatory Mandatory Mandatory Mandatory	No	No	No	No		19
Existence of a step up or other incentive to redeem No	Mandaton	Mandaton	Mandatory	Mandaton		20
22 Noncumulative or cumulative Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible (Cumulative Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible (Cumulative Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible (Cumulative Non-convertible Non-convertible Non-convertible Non-convertible (Non-convertible Non-convertible N			•	,		
23 Convertible or non-convertible Non-converti						
25 If convertible, fully or partially N/A						
26 If convertible, conversion rate N/A N/A N/A N/A N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/A	N/A	N/A	N/A	N/A	If convertible, conversion trigger (s)	24
27 If convertible, mandatory or optional conversion N/A						
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A NO NO NO NO If write-down, permanent or temporary if temporary write-down, description of write-down mechanism No mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) NO N						
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If convertible, specify issuer of instrument it converts N/A N/A N/A N/A N/A N/A N/A N/					If convertible, specify instrument type convertible into	28
29 into N/A		1				
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 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to	N/A	N/A	N/A	N/A	into	29
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 Exemptio	No	No	No	No		
If temporary write-down, description of write- down mechanism 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features No No No No No No No No No N		<u> </u>				
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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 Liabilitie					, , , , , , , , , , , , , , , , , , , ,	34
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit	dination Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination		
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features No No No No No No No No No N	,					
36 Non-compliant transitioned features No					Position in subordination hierarchy in liquidation (specify	
37 If yes, specify non-compliant features N/A N/A N/A N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)		· · · · · · · · · · · · · · · · · · ·				
Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)					,	
	IN/A	IN/A	IN/A	IN/A	Prospectus / Base Shelf Prospectus / Short Form	3/
Pricing Supplement (if applicable)					•	
Final Terms - CUSIP: 06368D	06368D4Final Terms - CUSIP: 06368D4	Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06368D	Pricing Supplement (if applicable)	

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2 for orthact placement)	gulatory capital
2 for private placement)	1
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Mean by which reforeability requirement of section 13	of Canada applicable
38 of the LAC Term Shore is arbineced for other LTAC eligible electrometric generated by foreign law) Contractual Contractual Contractual Contractual Contractual Regulatory precipients	in in
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The TLAC instrument Other	
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8 millions, so of most recent reporting date) NA	I TEAC IIIstiument
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11. Original date of issuance / Settlement 18-Mar-2021 19-Mar-2021 22-Mar-2021 22-Mar-2028 13 Original maturity date / Final maturity 19-Mar-2025 19-Mar-2029 22-Mar-2028 14 Suser cell subject to prior supervisory approval Yes	10
13 Original maturity date / Final maturity 18-Mar-2025 19-Mar-2028 22-Mar-2028 14 Issuer call subject to prior supervisory approval Yes 18-Mar-2025 19-Mar-2029 22-Mar-2028 Yes Optional call date, contingent call dates and dedemption amount / initial maturity Al par on 18-March-2022 Al par on 19-March-2022 Al par on 22-March-2022 Al par on 22-March-2022 Al par on 23-March-2022 Al par on 23-March-202	ility - fair value option
13 Original maturity date / final maturity 14 Suser call subject to prior supervisory approval Yes Yes Yes Yes Yes Yes Yes Ye	22-Mar-2021
At par on each March 18 and September 19, commencing March 18, 2022 up to and September 19, commencing March 18, 2022 up to and September 19, commencing March 18, 2022 up to and September 19, commencing March 18, 2022 up to and September 19, commencing March 18, 2022 up to and September 19, commencing March 18, 2022 up to and September 19, commencing March 18, 2022 up to and September 19, commencing March 18, 2022 up to and September 19, commencing March 18, 2022 up to and September 19, commencing March 18, 2022 up to and September 19, commencing March 18, 2022 up to and September 19, commencing March 18, 2022 up to and September 19, commencing March 18, 2022 up to and September 19, commencing March 18, 2022 up to and September 19, commencing March 18, 2022 up to and September 19, commencing March 18, 2022 up to and September 19, commencing March 18, 2022 up to and September 19, commencing March 18, 2022 up to and September 19, commencing March 18, 2022 up to and September 19, commencing March 19, 2022 up to and September 19, commencing March 19, 2022 up to and September 19, commencing March 19, 2022 up to and September 19, commencing March 19, 2022 up to and September 19, commencing March 19, 2022 up to and September 19, commencing March 19, 2022 up to and September 19, commencing March 19, 2022 up to and September 19, commencing March 19, 2022 up to and September 19, commencing March 20, 2002 up to and September 19, commencing March 19, 2022 up to and September 19, commencing March 19, 2022 up to and September 19, commencing March 19, 2022 up to and September 19, commencing March 19, 2022 up to and September 19, commencing March 19, 2022 up to and September 19, commencing March 19, 2022 up to and September 19, commencing March 19, 2022 up to and September 19, commencing March 19, 2022 up to and September 19, commencing 19, 2022 up to and September 19, 2022 up to and	22-Mar-2031
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At par on 18-March-2022 At par on 19-March-2022 At par on 22-March-2022 At par on 2 At par	
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At par on each March 18 and September 18 commencing March 18, 2022 up to and excluding the maturity date of the commencing March 18, 2022 up to and excluding the maturity date of the commencing March 18, 2022 up to and excluding the maturity date of the commencing March 18, 2022 up to and excluding the maturity date of the commencing March 18, 2022 up to and excluding the maturity date of the commencing March 18, 2022 up to and excluding the maturity date of the commencing March 18, 2022 up to and excluding the maturity date of the commencing March 18, 2022 up to and excluding the maturity date of the commencing March 22, 200 mer. 1, 10% excluding the maturity date of the commencing March 22, 200 mer. 1, 10% excluding the maturity date of the commencing March 22, 200 mer. 1, 10% excluding the maturity date of the commencing March 22, 200 mer. 1, 10% excluding the maturity date of the commencing March 22, 200 mer. 1, 10% excluding the maturity date of the commencing March 22, 200 mer. 1, 10% excluding the maturity date of the commencing March 22, 200 mer. 1, 10% excluding the maturity date of the commencing March 22, 200 mer. 1, 10% excluding the maturity date of the commencing March 22, 200 mer. 1, 10% excluding the maturity date of the commencing March 22, 200 mer. 1, 10% excluding the maturity date of the commencing March 22, 200 mer. 1, 10% excluding the maturity date of the commencing March 22, 200 mer. 1, 10% excluding the maturity date of the commencing March 22, 200 mer. 1, 10% excluding the maturity date of the commencing March 22, 200 mer. 1, 10% excluding the maturity date of the commencing March 22, 200 mer. 1, 10% excluding the maturity date of the commencing the maturity date of the commencing the commencing March 22, 200 mer. 1, 10% excluding the maturity date of the commencing the maturity date of the commencing March 22, 200 mer. 1, 10% excluding the maturity date of the commencing March 22, 200 mer. 1, 10% excluding the maturity date of the commencing March 22, 200 mer. 1, 10% excluding the mat	
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Excluding the maturity date	ember 22, commencing
Coupons/dividends	ch 22, 2022 up to and
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18 Coupon rate and any related index	
Fully discretionary, partially discretionary or mandatory Mandator	
20 mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory 121 Existence of a step up or other incentive to redeem No	
21 Existence of a step up or other incentive to redeem No	
22 Noncumulative or cumulative Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Conversion trager (s) N/A	datory
23 Convertible or non-convertible Non-converti	ulative
24 If convertible, conversion trigger (s) N/A	-convertible
26 If convertible, conversion rate N/A	
27 If convertible, mandatory or optional conversion N/A N/A N/A N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A N/A 30 Write-down feature No No No No No No No 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write-down mechanism 34 Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu No N	•
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A N/A N/A N/	
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If convertible, specify issuer of instrument it converts N/A N/A N/A N/A N/A N/A N/A N/	
29 into N/A	-
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- 35 down mechanism 36 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 If yes, specify non-compliant features 38 N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus MTN Prospectus	
32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write- 34 down mechanism 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to No N	
33 If write-down, permanent or temporary If temporary write-down, description of write- 34 down mechanism 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) A Non-compliant transitioned features No No No No No No No No No N	
If temporary write-down, description 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	
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Pricing Supplement (if applicable)	
Final Terms - CUSIP: 06368El Final Terms - CUSIP: 06368D Final Terms - CUSIP: 06368D Final Terms	Terms - CUSIP: 06368D

	tures Of Regulatory Capital Instruments s except as noted)				
(\$	s oncept as notes,		Included in TLAC not included		
1	Issuer	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DIVIO	DIVIO	DIVIO	DIVIO
2	for private placement)	06368DQU1	06368DRA4	232479965	06368DRU0
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law) 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				
9	millions, as of most recent reporting date) Par value of instrument	N/A 10	N/A	N/A USD 170	N/A 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Mar-2021	1-Apr-2021	15-Apr-2021	16-Apr-2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	22-Mar-2028		15-Apr-2061	16-Apr-2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	22-Mar-22	At par on 01-April-2022	15-Apr-26	16-Apr-22
16	Subsequent call dates, if applicable	Each March and September 22, commencing March 22, 2022 up to and excluding the maturity date	At par on each April and October 01, commencing April 01, 2022 up to and excluding the maturity date	Each April 15, commencing April 15, 2026 up to and excluding the maturity date.	Each April and October 16, commencing April 16, 2022 up to and excluding the maturity date
10	Coupons/dividends	maturity date	onordaning the matanity date	enormaling are maturity date.	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 2.05%	2.25%-3.00%	Zero Coupon, 3.55%	Zero Coupon, 2.60%
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 Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
20	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
29 30	Write-down feature	No	No	No No	No
31	If write-down, write-down trigger (s)	110	110	110	110
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism	Everyther ()	Europetica (Francisco (Francisco () 1 11 1
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
25	Position in subordination hierarchy in liquidation (specify	Designate Description 1999	Designatura Designatura (1997)	Designation to the Community of the Comm	Designation to Designate 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
35	instrument type immediately senior to instrument) Non-compliant transitioned features		Pari pasu to Deposit Liabilities		
36 37	If yes, specify non-compliant features	No N/A	No N/A	No N/A	No N/A
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus	IWA	IWA		
-	· .			NIP Offering Circular - July 16, NIP Prospectus Supplement -	<u> </u>
	Supplement to Base Shelf Prospectus (if applicable)			February 26, 2021	
	Pricing Supplement (if applicable)				
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	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368EJF0	06368DRX4	06368DRW6
	for private placementy	00002010	OCCODENT	00000511110
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein
_	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	O t t I	OttI	0
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 6.7	2.505	
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 20-Apr-2021	Liability - fair value option 30-Apr-2021	Liability - fair value option 3-May-2021
12	Perpetual or dated	Dated	Dated	Dated 3-May-2021
13	Original maturity date / Final maturity	20-Apr-2026	30-Apr-2031	3-May-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 20-April-2022	At par on 30-April-2022	At par on 3-May-2022
		At par on each April 20 and	At par on each April and	At par on each May and
		October 20 commencing	October 30, commencing	November 3, commencing May
		April20, 2022 up to and	April 30, 2022 up to and	3, 2022 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	excluding the maturity date	excluding the maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.30%		1.40%-1.80%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, 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	Designation Designation of the Control of the Contr	Designation Designation of the Control of the Contr	D-1
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
3/		13// \	13//3	14/71
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus	MTN Prospectus		
	Supplement to Base Shelf Prospectus (if applicable)			
	Supplement to base shell Prospectus (II applicable)	MTN Prospectus Supplement		
	Pricing Supplement (if applicable)			
<u> </u>		Final Terms - CUSIP: 06368E	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368DRV

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	ВМО	BMO
2	for private placement)	06368DSD7	06368DSQ8	06368DSP0
	- p			
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
_	Commission levels) of the instrument	laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein
3	Governing law(s) of the instrument	mereni	merem	merem
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules 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	15.288		4.503
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 5-May-2021	Liability - fair value option 14-May-2021	Liability - fair value option 17-May-2021
12	Perpetual or dated	Dated 5-May-2021	Dated	Dated
13	Original maturity date / Final maturity	5-May-2029		17-May-2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 5-May-2022	At par on 14-May-2022	At par on 17-May-2022
		At par on each May and	At par on each May and	At par on each May and
		November 5, commencing May	November 14, commencing	November 17, commencing
16	Subsequent call dates, if applicable	5, 2022 up to and excluding the maturity date	May 14, 2022 up to and excluding the maturity date	May 17, 2022 up to and excluding the maturity date
10	Coupons/dividends	maturity date	excidenty the materity date	excidently the materity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.75%-3.15%	1.75%-3.15%	2.20%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	, , , , , , , , , , , , , , , , , , , ,			
28	If convertible, specify instrument type convertible into			
26	If convertible, specify issuer of instrument it converts	NI/A	NI/A	NI/A
29 30	Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	110	110	110
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34d	Type of Suporulliation	Exemption from Subbrullation	Exemption from Subbrullation	Exemption from Subbrullation
	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)			
 				
	Drising Supplement (if applicable)			
1	Pricing Supplement (if applicable)	E: LT QUOID GOOGEDON	Final Terms - CUSIP: 06368DS0	Final Tarms CLICID: 00200D01
1		Tringi Terms - CHISIP HARRING		

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	ВМО	ВМО	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DTC8	234446690	06368DTV6
	ior private piacement)	000002100	201110000	000002110
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
50	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Institution	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument		USD 100	20.64
10	Accounting classification Original data of insurance / Settlement	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	25-May-2021 Dated	9-Jun-2021 Dated	24-Jun-2021 Dated
13	Original maturity date / Final maturity	25-May-2026		24-Jun-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
1				
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 25-May-2022	9-Jun-26	At par on 24-Jun-2022
1				
		At par on each May and		At par on each June and
		November 25, commencing	Each June 9, commencing	December 24, commencing
16	Cubacquant call dates if applicable	November 25, commencing May 25, 2022 up to and	June 9, 2026 up to and	December 24, commencing June 24, 2022 up to and
16	Subsequent call dates, if applicable Coupons/dividends	November 25, commencing		December 24, commencing
16	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon	November 25, commencing May 25, 2022 up to and	June 9, 2026 up to and	December 24, commencing June 24, 2022 up to and
	Coupons/dividends	November 25, commencing May 25, 2022 up to and excluding the maturity date	June 9, 2026 up to and excluding the maturity date.	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed	June 9, 2026 up to and excluding the maturity date. Fixed	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80%	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50%	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80%	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50%	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts Into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual trigger (s) If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 27 28 29 30 31 32 33 34 34 34 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A NO Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 27 28 29 30 31 32 33 34 34 34 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A P/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A NO Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 27 28 29 30 31 32 33 34 34 34 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual trigger (s) If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A NO Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 27 28 29 30 31 32 33 34 34 34 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus (if applicable)	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A NO Description from subordination
20 21 22 23 24 25 26 27 27 28 29 30 31 32 33 34 34 34 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A NO Description from subordination

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	ВМО	BMO	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DTX2	06368DTY0	06368DUC6
	nor private piacement)	06366D172	06366D110	06366D0C6
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1.295	1.02	4.038
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 28-Jun-2021	Liability - fair value option 28-Jun-2021	Liability - fair value option 2-Jul-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Mar-2044		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	28-Jun-22	28-Jun-22	At par on 2-Jul-2022
		Each March, June, September and December 28,	Each March, June, September and December 28,	At par on each January and
		commencing June 28, 2022 up	commencing June 28, 2022 up	July 2, commencing July 2,
		to and excluding the maturity	to and excluding the maturity	2022 up to and excluding the
16	l	1-4-	data	
10	Subsequent call dates, if applicable	date.	date.	maturity date
	Coupons/dividends			maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed Zero Coupon, 3.25%	Fixed Zero Coupon, 3.22%	maturity date Fixed 2.20%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	Fixed	maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed Zero Coupon, 3.25%	Fixed Zero Coupon, 3.22%	maturity date Fixed 2.20%
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed Zero Coupon, 3.25% No Mandatory No	Fixed Zero Coupon, 3.22% No Mandatory No	maturity date Fixed 2.20% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed Zero Coupon, 3.25% No Mandatory No Cumulative	Fixed Zero Coupon, 3.22% No Mandatory No Cumulative	maturity date Fixed 2.20% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible	Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible	maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A	Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A	maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero Coupon, 3.22% 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
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, 3.25% No Mandatory No Cumulative Non-convertible N/A	Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A	maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero Coupon, 3.22% 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
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 Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero Coupon, 3.22% 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
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Zero Coupon, 3.22% 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
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into	Fixed Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Zero Coupon, 3.22% 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
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Zero Coupon, 3.22% 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
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Zero Coupon, 3.22% 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
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Zero Coupon, 3.22% 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
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	Fixed Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Zero Coupon, 3.22% 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	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/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Zero Coupon, 3.22% 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts Into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	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/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual trigger (s) If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Poly No Exemption from subordination Pari pasu to Deposit Liabilities	Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pripasu 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 Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual trigger (s) If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual trigger (s) If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus (if applicable)	Fixed Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Porition Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A

	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	ВМО	ВМО	ВМО
2	for private placement)	06368DUF9	06368DUT9	06368DUS1
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	6.51	11.259	0.8
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	6-Jul-2021 Dated	20-Jul-2021 Dated	21-Jul-2021 Dated
13	Original maturity date / Final maturity	6-Jul-2029	20-Jul-2029	21-Jul-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 6-Jul-2022	At par on 20-Jul-2022	At par on 21-Jul-2022
16	Subsequent call dates, if applicable	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	At par on each January and July 21, commencing July 21, 2022 up to and excluding the maturity date
	Coupons/dividends	-	-	-
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index	2.00% No	1.95% No	1.45%-1.85%
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
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
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DUF	Final Terms - CUSIP: 06368DUT	Final Terms - CUSIP: 06368DU

	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)	06368DVK7	06368DVL5	06368DVM3
2	Course in law/s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	therein	therein	therein
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	4	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	6-Aug-2021 Dated	6-Aug-2021 Dated	Dated 10-Aug-2021
13	Original maturity date / Final maturity	6-Aug-2031	6-Aug-2028	10-Aug-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	6-Aug-22	6-Aug-2022	10-Aug-2022
		Each February and August 6, commencing August 6, 2022 up to and excluding the maturity	Each February and August 6, commencing August 6, 2022 up to and excluding the maturity	Each February and August 10, commencing August 10, 2022 up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
17	Coupons/dividends	Fixed	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	Zero Coupon, 2.30%	Zero Coupon, 1.88%	Zero Coupon, 1.47%
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
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34 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 No	No No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DV	Final Terms - CUSIP: 06368DVL	Final Terms - CUSIP: 06368DVI

	tures Of Regulatory Capital Instruments			
(\$ million:	s except as noted)			
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	ВМО
2	for private placement)	06368DVV3	06368DVW1	06368DVX9
	for private placementy	000002 * **	0000021111	00002170
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein
3a	Means by which enforceability requirement of Section 13			
3d	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractadi	Contractadi	Contractadi
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type 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		1.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	17-Aug-2021	13-Aug-2021	23-Aug-2021
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 17-Aug-2036	Dated 13-Aug-2031	Dated 23-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	17-Aug-22	At par on 13-Aug-2022	At par on 23-Aug-2022
		Each February and August 17,	At par on each February and	At par on each February and
		commencing August 17, 2022	August 13, commencing August	
		up to and excluding the maturity		23, 2022 up to and excluding
16	Subsequent call dates, if applicable	date	the maturity date	the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 2.71%	2.00%-2.50%	2.00%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial If write-down, permanent or temporary			
33	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify	D-3	Designation Designation (1997)	D-1
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
	- ·· · · · · ·	Final Terms - CUSIP: 06368DV	Final Terms - CUSIP: 06368DV\	Final Terms - CUSIP: 06368DVX

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital	in regulatory capital	in regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	ВМО	BMO
2	for private placement)	06368DWC4	06368DWP5	06368DWR1
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type 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	0.5	15.95	2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	24-Aug-2021	26-Aug-2021	1-Sep-2021
12	Perpetual or dated Original maturity date / Final maturity	Dated 24-Aug-2031	Dated 26-Aug-2031	Dated 1-Sep-2031
13	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	24-Aug-2031 Yes	26-Aug-2031 Yes	1-Sep-2031 Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 24-Aug-2022	At par on 26-Aug-2022	At par on 1-Sep-2022
16	Subsequent call dates, if applicable	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	At par on each March and September 1, commencing September 1, 2022 up to and excluding the maturity date
	, , , ,			
47	Coupons/dividends	Fixed	Fixed	Fixed
17	Fixed or floating dividend/coupon	Fixed	Fixed 0.021	Fixed 0.0193
18	Fixed or floating dividend/coupon Coupon rate and any related index	2.00%-2.50%	0.021	0.0193
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	2.00%-2.50% No	0.021 No	0.0193 No
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	2.00%-2.50%	0.021	0.0193
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	2.00%-2.50% No Mandatory	0.021 No Mandatory	0.0193 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	2.00%-2.50% No Mandatory No Cumulative Non-convertible	0.021 No Mandatory No Cumulative Non-convertible	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)	2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A	0.021 No Mandatory No Cumulative Non-convertible N/A	0.0193 No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	2.00%-2.50% No Mandatory No Cumulative Non-convertible	0.021 No Mandatory No Cumulative Non-convertible	0.0193 No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A	0.021 No Mandatory No Cumulative Non-convertible N/A N/A	0.0193 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	0.021 No Mandatory No Cumulative Non-convertible N/A N/A N/A	0.0193 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, tonversion rate If convertible, conversion rate If convertible, mandatory or optional conversion	2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	0.021 No Mandatory No Cumulative Non-convertible N/A N/A N/A	0.0193 No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	2.00%-2.50% 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
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)	2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	0.021 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	0.021 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	0.021 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	0.021 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06369DW60	002005/4/40	06369DVD4
2	for private placement)	06368DWS9	06368EWM0	06368DXD1
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	Liability - fair value option	USD 25.15	Liability - fair value option
10 11	Accounting classification Original date of issuance / Settlement	7-Sep-2021	Liability - fair value option 17-Sep-2021	22-Sep-2021
12	Perpetual or dated	Dated 7-3ep-2021	Dated	Dated
13	Original maturity date / Final maturity	7-Sep-2031	17-Mar-2026	22-Sep-2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	_		
15	redemption amount / Initial maturity	At par on 7-Sep-2022	At par on 17-Mar-2022	22-Sep-22
1				
		At par on each March and	At par on each March, June,	Fach March and Sentember 22
		At par on each March and September 7, commencing		Each March and September 22, commencing September 22,
		At par on each March and September 7, commencing September 7, 2022 up to and	September, and December 17,	0 1
16	Subsequent call dates, if applicable	September 7, commencing	September, and December 17, commencing March 17, 2022	commencing September 22,
	Coupons/dividends	September 7, commencing September 7, 2022 up to and excluding the maturity date	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date	commencing September 22, 2022 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	September 7, commencing September 7, 2022 up to and excluding the maturity date Fixed	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date Fixed	commencing September 22, 2022 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September 7, commencing September 7, 2022 up to and excluding the maturity date Fixed 0.02	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date Fixed 0.0122	commencing September 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.35%
17	Coupons/dividends Fixed or floating dividend/coupon	September 7, commencing September 7, 2022 up to and excluding the maturity date Fixed	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date Fixed	commencing September 22, 2022 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	September 7, commencing September 7, 2022 up to and excluding the maturity date Fixed 0.02	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date Fixed 0.0122	commencing September 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.35%
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 7, commencing September 7, 2022 up to and excluding the maturity date Fixed 0.02 No Mandatory No	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date Fixed 0.0122 No Mandatory No	commencing September 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.35% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	September 7, commencing September 7, 2022 up to and excluding the maturity date Fixed 0.02 No Mandatory No Cumulative	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date Fixed 0.0122 No Mandatory No Cumulative	commencing September 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.35% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	September 7, commencing September 7, 2022 up to and excluding the maturity date Fixed 0.02 No Mandatory No Cumulative Non-convertible	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date Fixed 0.0122 No Mandatory No Cumulative Non-convertible	commencing September 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	September 7, commencing September 7, 2022 up to and excluding the maturity date Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date Fixed 0.0122 No Mandatory No Cumulative Non-convertible N/A	commencing September 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	September 7, commencing September 7, 2022 up to and excluding the maturity date Fixed 0.02 No Mandatory No Cumulative Non-convertible	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date Fixed 0.0122 No Mandatory No Cumulative Non-convertible	commencing September 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	September 7, commencing September 7, 2022 up to and excluding the maturity date Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date Fixed 0.0122 No Mandatory No Cumulative Non-convertible N/A N/A	commencing September 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	September 7, commencing September 7, 2022 up to and excluding the maturity date Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date Fixed 0.0122 No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing September 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	September 7, commencing September 7, 2022 up to and excluding the maturity date Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date Fixed 0.0122 No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing September 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	September 7, commencing September 7, 2022 up to and excluding the maturity date Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date Fixed 0.0122 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing September 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	September 7, commencing September 7, 2022 up to and excluding the maturity date Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date Fixed 0.0122 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing September 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If 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 7, commencing September 7, 2022 up to and excluding the maturity date Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date Fixed 0.0122 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing September 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	September 7, commencing September 7, 2022 up to and excluding the maturity date Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date Fixed 0.0122 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing September 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annotatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	September 7, commencing September 7, 2022 up to and excluding the maturity date Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date Fixed 0.0122 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing September 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	September 7, commencing September 7, 2022 up to and excluding the maturity date Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date Fixed 0.0122 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing September 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	September 7, commencing September 7, 2022 up to and excluding the maturity date Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date Fixed 0.0122 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	commencing September 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	September 7, commencing September 7, 2022 up to and excluding the maturity date Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date Fixed 0.0122 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing September 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts Into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	September 7, commencing September 7, 2022 up to and excluding the maturity date Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date Fixed 0.0122 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	commencing September 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	September 7, commencing September 7, 2022 up to and excluding the maturity date Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date Fixed 0.0122 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	commencing September 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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 7, commencing September 7, 2022 up to and excluding the maturity date Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date Fixed 0.0122 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	commencing September 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.35% 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual trigger (s) If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	September 7, commencing September 7, 2022 up to and excluding the maturity date Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date Fixed 0.0122 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing September 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	September 7, commencing September 7, 2022 up to and excluding the maturity date Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date Fixed 0.0122 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing September 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.35% 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 Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September 7, commencing September 7, 2022 up to and excluding the maturity date Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date Fixed 0.0122 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	commencing September 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.35% 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 Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 7, commencing September 7, 2022 up to and excluding the maturity date Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date Fixed 0.0122 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing September 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual trigger (s) If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September 7, commencing September 7, 2022 up to and excluding the maturity date Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date Fixed 0.0122 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	commencing September 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 7, commencing September 7, 2022 up to and excluding the maturity date Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date Fixed 0.0122 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	commencing September 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 7, commencing September 7, 2022 up to and excluding the maturity date Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September, and December 17, commencing March 17, 2022 up to and excluding the maturity date Fixed 0.0122 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	commencing September 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368EXR8	06368DXC3	238365937
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
3	Governing law(s) of the instrument	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
	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
<u>4</u> 5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 25	2	USD 250
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Sep-2021	23-Sep-2021	23-Sep-2021
12	Perpetual or dated	Dated	Dated 22 Can 2020	Dated 23 Can 2004
13	Original maturity date / Final maturity	22-Sep-2028	•	23-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	At par on 22-Sep-2022	At par on 23-Sep-2022	23-Sep-26
		At par on each March, June, September, and December 22, commencing September 22, 2022 up to and excluding the	At par on each March and September 23, commencing September 23, 2022 up to and	Each September 23, commencing September 23, 2026 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	excluding the maturity date	maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.78%		Zero Coupon, 3.20%
19	Existence of a dividend stopper	No	No	No
13	Fully discretionary, partially discretionary or	140	140	110
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, 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
35 36 37	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
3,	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus		NIP Prospectus - July 16, 2021 NIP Prospectus Supplement -
	and the second of the second o	MTN Prospectus Supplement		August 25, 2021
1		•	i .	i

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368EXV9	238825270	238694906
		Danida a af Ontaria and the laws	Description of Outside and the Laure	Desiring of Outside and the level
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment Transitional Basel III rules	N/A	NI/A	NI/A
<u>4</u> 5	Post-transitional Basel III rules	N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	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	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	27-Sep-2021	27-Sep-2021 Dated	30-Sep-2021
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 27-Sep-2024	27-Sep-2051	Dated 30-Sep-2061
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	issue. Can subject to prior supervisory approval			
	Onting of sell data and in sent cell data and			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 27-Mar-2022	27-Sep-23	30-Sep-26
15	redemption amount / initial maturity	At par on 27-iviar-2022	21-3eρ-23	30-3ep-20
		At par on each March, June,		
			Fach September 27	Each Sentember 30
		September, and December 27,	Each September 27,	Each September 30,
		September, and December 27, commencing March 27, 2022 up	commencing September 27,	commencing September 30,
16	Subsequent call dates, if applicable	September, and December 27,		
16	Subsequent call dates, if applicable Coupons/dividends	September, and December 27, commencing March 27, 2022 up to and excluding the maturity	commencing September 27, 2023 up to and excluding the	commencing September 30, 2026 up to and excluding the
16 17		September, and December 27, commencing March 27, 2022 up to and excluding the maturity	commencing September 27, 2023 up to and excluding the	commencing September 30, 2026 up to and excluding the
	Coupons/dividends	September, and December 27, commencing March 27, 2022 up to and excluding the maturity date Fixed	commencing September 27, 2023 up to and excluding the maturity date	commencing September 30, 2026 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	September, and December 27, commencing March 27, 2022 up to and excluding the maturity date Fixed	commencing September 27, 2023 up to and excluding the maturity date	commencing September 30, 2026 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September, and December 27, commencing March 27, 2022 up to and excluding the maturity date Fixed 0.70%	commencing September 27, 2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No	commencing September 30, 2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	September, and December 27, commencing March 27, 2022 up to and excluding the maturity date Fixed 0.70% No Mandatory	commencing September 27, 2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory	commencing September 30, 2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	September, and December 27, commencing March 27, 2022 up to and excluding the maturity date Fixed 0.70% No Mandatory No	commencing September 27, 2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No	commencing September 30, 2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	September, and December 27, commencing March 27, 2022 up to and excluding the maturity date Fixed 0.70% No Mandatory No Cumulative	commencing September 27, 2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No Cumulative	commencing September 30, 2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	September, and December 27, commencing March 27, 2022 up to and excluding the maturity date Fixed 0.70% No Mandatory No Cumulative Non-convertible	commencing September 27, 2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible	commencing September 30, 2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	September, and December 27, commencing March 27, 2022 up to and excluding the maturity date Fixed 0.70% No Mandatory No Cumulative Non-convertible N/A	commencing September 27, 2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible N/A	commencing September 30, 2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	September, and December 27, commencing March 27, 2022 up to and excluding the maturity date Fixed 0.70% No Mandatory No Cumulative Non-convertible N/A N/A	commencing September 27, 2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible N/A N/A	commencing September 30, 2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	September, and December 27, commencing March 27, 2022 up to and excluding the maturity date Fixed 0.70% No Mandatory No Cumulative Non-convertible N/A N/A	commencing September 27, 2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing September 30, 2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	September, and December 27, commencing March 27, 2022 up to and excluding the maturity date Fixed 0.70% No Mandatory No Cumulative Non-convertible N/A N/A	commencing September 27, 2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible N/A N/A	commencing September 30, 2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	September, and December 27, commencing March 27, 2022 up to and excluding the maturity date Fixed 0.70% No Mandatory No Cumulative Non-convertible N/A N/A	commencing September 27, 2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing September 30, 2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	September, and December 27, commencing March 27, 2022 up to and excluding the maturity date Fixed 0.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing September 27, 2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing September 30, 2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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, and December 27, commencing March 27, 2022 up to and excluding the maturity date Fixed 0.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing September 27, 2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing September 30, 2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	September, and December 27, commencing March 27, 2022 up to and excluding the maturity date Fixed 0.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing September 27, 2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing September 30, 2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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, and December 27, commencing March 27, 2022 up to and excluding the maturity date Fixed 0.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing September 27, 2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing September 30, 2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	September, and December 27, commencing March 27, 2022 up to and excluding the maturity date Fixed 0.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing September 27, 2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing September 30, 2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September, and December 27, commencing March 27, 2022 up to and excluding the maturity date Fixed 0.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing September 27, 2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible N/A	commencing September 30, 2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September, and December 27, commencing March 27, 2022 up to and excluding the maturity date Fixed 0.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	commencing September 27, 2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	commencing September 30, 2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	September, and December 27, commencing March 27, 2022 up to and excluding the maturity date Fixed 0.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	commencing September 27, 2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible N/A	commencing September 30, 2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	September, and December 27, commencing March 27, 2022 up to and excluding the maturity date Fixed 0.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	commencing September 27, 2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible N/A	commencing September 30, 2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A
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 Prospectus	September, and December 27, commencing March 27, 2022 up to and excluding the maturity date Fixed 0.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	commencing September 27, 2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible N/A	commencing September 30, 2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A

(\$ 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
		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)	06368EYD8	06368DXK5	06368DXL3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
9	millions, as of most recent reporting date)	N/A USD 15.85	N/A 1	N/A
10	Par value of instrument Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Sep-2021	1-Oct-2021	1-Oct-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	30-Sep-2024	1-Oct-2027	1-Oct-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
4.5	Optional call date, contingent call dates and	At not on 20 Mar 2022	At not on 4 Oct 2022	At per en 1 Oct 2022
15	redemption amount / Initial maturity	At par on 30-Mar-2022	At par on 1-Oct-2022	At par on 1-Oct-2022
		At par on each March, June,		
		September, and December 30,	At par on each April and October	At par on each April and October
		commencing March 30, 2022 up	1, commencing October 1, 2022	1, commencing October 1, 2022
16	Subsequent call dates, if applicable	to and excluding the maturity date	up to and excluding the maturity date	up to and excluding the maturity date
- 10	Coupons/dividends	date	date	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18		rixeu		i ixou
	Coupon rate and any related index	0.0085	1.88%	2.16%
19	Existence of a dividend stopper			
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	0.0085 No	1.88% No	2.16% No
19 20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	0.0085 No Mandatory	1.88% No Mandatory	2.16% No Mandatory
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	0.0085 No	1.88% No	2.16% 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 Noncumulative or cumulative Convertible or non-convertible	0.0085 No Mandatory No	No Mandatory No	2.16% No Mandatory No
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)	0.0085 No Mandatory No Cumulative Non-convertible N/A	1.88% No Mandatory No Cumulative Non-convertible N/A	2.16% No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	0.0085 No Mandatory No Cumulative Non-convertible N/A N/A	1.88% No Mandatory No Cumulative Non-convertible N/A N/A	2.16% No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	0.0085 No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	0.0085 No Mandatory No Cumulative Non-convertible N/A N/A	1.88% No Mandatory No Cumulative Non-convertible N/A N/A	2.16% No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	0.0085 No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	0.0085 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	0.0085 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	0.0085 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	0.0085 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	0.0085 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	0.0085 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	0.0085 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	0.0085 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	0.0085 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If tribe-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	0.0085 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	0.0085 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Poly Exemption from subordination Pari pasu to Deposit Liabilities No	1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	0.0085 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities	1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	2.16% 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
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	0.0085 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Poly Exemption from subordination Pari pasu to Deposit Liabilities No	1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	0.0085 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	0.0085 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	0.0085 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	1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	0.0085 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DXM1	06368DXW9	06368DYF5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Guior 12 to monamon	Guior FE to monument	Carlot 12 to motivation
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1	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	Dated 1-Oct-2021	5-Oct-2021 Dated	8-Oct-2021 Dated
13	Original maturity date / Final maturity	1-Oct-2031	5-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 1-Oct-2022	At par on 5-Oct-2022	At par on 8-Oct-2022
		At par on each April and October	At par on each April and October	At par on each April and October
		1, commencing October 1, 2022	5, commencing October 5, 2022	8, commencing October 8, 2022
		up to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	date	date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.38%		1.55%-2.00%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulativo	No Cumulative	No Cumulative
22	Convertible or non-convertible	Cumulative Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify	David a court of the court of t	Davi 4- D	Designation 19 19 19 19 19 19 19 19 19 19 19 19 19
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
	, , , , ,			
	Durant Albara Ch. M.D	Ť		
3,	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Prospectus			
	Prospectus			
3,	Prospectus Supplement to Base Shelf Prospectus (if applicable)	Final Terms - CUSIP: 06368DXM	Final Terms - CUSIP: 06368DXW	Final Terms - CUSIP: 06368DYF5

	tures Of Regulatory Capital Instruments			
(\$ million	is except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368EZA3	06368DYL2	06368G2A4
	,			
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Means by which enforceability requirement of Section 13	or carrada applicable trioren	or carrada applicable trioren	or canada applicable trioren
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2		USD 15
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Oct-2021	19-Oct-2021	29-Oct-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Apr-2025		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 15-Apr-2022	At par on 19-Oct-2022	At par on 29-Apr-2022
		15, commencing April 15, 2022 up to and excluding the maturity	At par on each April and October 19, commencing October 19, 2022 up to and excluding the	October, and January 29, commencing April 29, 2022 up to
16	Subsequent call dates, if applicable	date	maturity date	and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	0.90%		
19	Existence of a dividend stopper	No 0.0070	No 2.2376	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Everation from subs. P. C.	Everation from subs. P. C.	Everytian forms with 15 of
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	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: 06368EZA3	Final Terms - CUSIP: 06368DYL2	Final Terms - CUSIP: 06368G2A4
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	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DC44	06368DD84	06368DE83
		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 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			Outron 12 to monument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	Liability fair value ention	Liability fair value antion	Liability fair value ention
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 13-Dec-2021	Liability - fair value option 23-Dec-2021	Liability - fair value option 6-Jan-2022
12	Perpetual or dated	Dated 13-Dec-2021	Dated 23-Dec-2021	Dated
13	Original maturity date / Final maturity	13-Dec-2024	23-Dec-2032	6-Jan-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
1				
	Optional call date, contingent call dates and	_	_	
15	redemption amount / Initial maturity	At par on 13-Dec-2022	23-Dec-22	At par on 6-Jan-2023
		At par on each June and	Each June and December 23,	At par on each January and July
		December 13, commencing		6, commencing January 6, 2023
		December 13, 2022 up to and	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	excluding the maturity date	date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index		Zero Coupon, 3.04%	2.29%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
		No	No	No
30	Write-down feature	-		i ————
31	If write-down, write-down trigger (s)			
31 32	If write-down, write-down trigger (s) If write-down, full or partial			
31	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary			
31 32 33	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
31 32	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
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	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 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	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
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) 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
31 32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	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	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	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 Prospectus Supplement to Base Shelf Prospectus (if applicable)	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 Prospectus	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No N/A

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DE91	06368DK37	06368DYT5
		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			
Sa	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	O o militade a di	- Communication	- Communication
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Institution	Other TEACHISHUMENT
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	15.401	25	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	31-Dec-2021 Dated	28-Jan-2022 Dated	2-Nov-2021 Dated
13	Original maturity date / Final maturity	31-Dec-2026	28-Jan-2025	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	31-Dec-22	At par on 28-Jan-2023	2-Nov-22
		Each June and December 31,	At par on each January and July	Each May and November 2,
		commencing December 31, 2022		commencing November 2, 2022
16	Subsequent call dates, if applicable	up to and excluding the maturity date	2023 up to and excluding the maturity date	up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 2.32%	2.10%-2.20%	Zero Coupon, 1.46%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write- down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
25	Position in subordination hierarchy in liquidation (specify	Pori populto Deposit Listalisis	Pari page to Deposit Link like	Pori populto Deposit Listalitis
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Sneit Prospectus / Snort Form			
-				
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06368DE91	Final Terms - CUSIP: 06368DK37	Final Terms - CUSIP: 06368DYT5

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DZS6	06368G3W5	06368G4U8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
Ju	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
<u>6</u> 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Institution	Other TEAC Institution	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.205		
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 24-Nov-2021	Liability - fair value option 15-Nov-2021	Liability - fair value option 24-Nov-2021
11	Perpetual or dated	Dated 24-Nov-2021	Dated 15-Nov-2021	24-Nov-2021 Dated
13	Original maturity date / Final maturity	24-Nov-2030		24-Nov-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and		45.14 0000	
15	redemption amount / Initial maturity	At par on 24-Nov-2022	At par on 15-May-2022	At par on 24-May-2022
		At par on each May and	At par on each February, May,	At par on each February, May,
		November 24, commencing November 24, 2022 up to and	August and November 15,	August and November 24,
16	Subsequent call dates, if applicable	excluding the maturity date	commencing May 15, 2022 up to and excluding the maturity date	commencing May 24, 2022 up to and excluding the maturity date
	Coupons/dividends	3, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2,	,	, , , , , , , , , , , , , , , , , , ,
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.60%		
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write- down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify	Ded areas to D. Sections	Ded area to D	Ded and the Desire of the Control
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
36	If yes, specify non-compliant features	N/A	N/A	N/A
<u> </u>	, . , , , , , , , , , , , , , , , , , ,			
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	i rospectus		MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement	MTN Prospectus Supplement
			with thospectus supplement	min i rospectus Supplement
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06368DZS6	Final Terms - CUSIP: 06368G3W	Final Terms - CUSIP: 06368G4U8

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368G5T0	06368G6V4	06368G7C5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	NI/A	N1/A	N1/A
8 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 2.935	N/A USD 4.05	N/A USD 4.902
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	26-Nov-2021	30-Nov-2021	17-Dec-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	26-Nov-2024	30-Nov-2028	17-Dec-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Outional cell data continuent cell datas and			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 26-May-2022	At par on 30-May-2022	At par on 17-Dec-2022
15	redemption amount / initial maturity	At par on 20-iviay-2022	At par on 30-way-2022	At par on 17-Dec-2022
				At par on each March, June,
		At par on each February, May,	At par on each February 28, May	September and December 17,
		August and November 26,	30, August 30 and November 30,	commencing December 17, 2022
		announcing May OC 2022 up to	commencing May 30, 2022 up to	
i		commencing May 26, 2022 up to		up to and excluding the maturity
16	Subsequent call dates, if applicable	and excluding the maturity date	and excluding the maturity date	date
	Coupons/dividends	and excluding the maturity date	and excluding the maturity date	date
16 17 18	Coupons/dividends Fixed or floating dividend/coupon		and excluding the maturity date Fixed	date Fixed
17	Coupons/dividends	and excluding the maturity date Fixed	and excluding the maturity date Fixed	date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	and excluding the maturity date Fixed 1.25%	and excluding the maturity date Fixed 2.05%	date Fixed 1.80%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	and excluding the maturity date Fixed 1.25% No Mandatory	and excluding the maturity date Fixed 2.05% No Mandatory	Fixed 1.80% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	and excluding the maturity date Fixed 1.25% No Mandatory No	and excluding the maturity date Fixed 2.05% No Mandatory No	date Fixed 1.80% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative	Fixed 1.80% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible	Fixed 1.80% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative	Fixed 1.80% No Mandatory No Cumulative
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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 excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	date Fixed 1.80% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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-	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A P/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed 1.80% No 1.80% Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	date Fixed 1.80% No 1.80% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Price
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed 1.80% No 1.80% Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed 1.80% No 1.80% Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in 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 excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Fixed 1.80% No 1.80% Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368GC39	06368GC54	06368GC70
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			
34	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 4		USD 6.728
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	30-Dec-2021
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 30-Dec-2026	Dated 22-Dec-2026	Dated 30-Dec-2024
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 30-Dec-2022	At par on 22-Jun-2022	At par on 30-Jun-2022
16	Subsequent call dates, if applicable	At par on each March, June, September and December 30, commencing December 30, 2022 up to and excluding the maturity date	At par on each March, June, September and December 22, commencing June 22, 2022 up to and excluding the maturity date	At par on each March, June, September and December 30, commencing June 30, 2022 up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.00%		
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
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
J .u	W		July 1000 Gazardinatori	
	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: 06368GC39	Final Terms - CUSIP: 06368GC54	Final Terms - CUSIP: 06368GC70

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)			
		Included in TLAC not included in		Included in TLAC not included in
	leaves.	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	БІЙО	БІЛО	BINO
2	for private placement)	241212912	243100003	06368GF44
		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			
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N/A	NI/A	NI/A
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 270	N/A USD 240	N/A USD 2.506
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	14-Dec-2021		28-Jan-2022
12	Perpetual or dated	Dated 44 Per 2004	Dated 25 Jan 2002	Dated 20 Jan 2027
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	14-Dec-2061 Yes	25-Jan-2062 Yes	28-Jan-2027 Yes
	and the second s			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	14-Dec-2026	25 Jan 2027	At par on 28-Jul-2022
		Each December 14, commencing December 14, 2026 up to and	Each January 25, commencing January 25, 2027 up to and	At par on each January, April, July and October 28, commencing July 28, 2022 up to
16	Subsequent call dates, if applicable	excluding the maturity date	excluding the maturity date	and excluding the maturity date
	Coupons/dividends	<u> </u>	E	F: 1
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed Zero Coupon, 3.40%	Fixed Zero Coupon, 3.33%	Fixed 2.00%
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	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			
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
]	Desition in subardination biomedia is 10 11 11 11 11			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	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>3, 2021</u>	NIP Offering Circular - November 3, 2021	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - August 25, 2021	NIP Prospectus Supplement - August 25, 2021	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 241212912	Final Terms - CUSIP: 243100003	

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368GFA0	06368D2A1	06368D2B9
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
34	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	o madadi	o o madead.	o madaa.
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Institution	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 7	0.852	USD 0.25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement	28-Jan-2022 Dated	29-Apr-2022 Dated	29-Apr-2022 Dated
13	Perpetual or dated Original maturity date / Final maturity	28-Jan-2025	29-Apr-2027	29-Apr-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	FO OF FEE OF			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 28-Jul-2022	At par on 29-Apr-2023	At par on 29-Apr-2023
		At par on each January, April,	At par on each April and October	At not an each April and October
		July and October 28,	1, commencing April 29, 2023 up	1, commencing April 29, 2023 up
		commencing July 28, 2022 up to	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable	and excluding the maturity date	date	date
47	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	
17 18	Fixed of floating dividend/coupon	rixeu		Fixed
	Coupon rate and any related index	1 25%-1 85%		Fixed 3 50%-3 75%
19	Coupon rate and any related index Existence of a dividend stopper	1.25%-1.85% No		
	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or		3.75%-4.25%	3.50%-3.75%
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	3.75%-4.25% No Mandatory	3.50%-3.75% 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	3.75%-4.25% No Mandatory No	3.50%-3.75% 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	3.75%-4.25% No Mandatory No Cumulative	3.50%-3.75% No Mandatory No Cumulative
20 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	3.75%-4.25% No Mandatory No Cumulative Non-convertible	3.50%-3.75% No Mandatory No Cumulative Non-convertible
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	3.75%-4.25% No Mandatory No Cumulative	3.50%-3.75% No Mandatory No Cumulative
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	3.75%-4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	3.50%-3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	3.75%-4.25% No Mandatory No Cumulative Non-convertible N/A N/A	3.50%-3.75% No Mandatory No Cumulative Non-convertible 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, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A	3.75%-4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	3.50%-3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A	3.75%-4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	3.50%-3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	3.75%-4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3.50%-3.75% 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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	3.75%-4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	3.50%-3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3.75%-4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3.50%-3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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	3.75%-4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3.50%-3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3.75%-4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3.50%-3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3.75%-4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3.50%-3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	3.75%-4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	3.50%-3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3.75%-4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3.50%-3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	3.75%-4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	3.50%-3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities	3.75%-4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	3.50%-3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	3.75%-4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	3.50%-3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities	3.75%-4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	3.50%-3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	3.75%-4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	3.50%-3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	3.75%-4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	3.50%-3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	3.75%-4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	3.50%-3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	3.75%-4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	3.50%-3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	3.75%-4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	3.50%-3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	3.75%-4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	3.50%-3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A

Main Fea	tures Of Regulatory Capital Instruments			
	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		Included in TLAC not included in regulatory capital	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)	06368DL77	06368DL85	06368DN91
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	NI/A	N/A	NI/A
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A 1.8	N/A 1.8	N/A 1.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10-Feb-2022	10-Feb-2022	2-Mar-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10-Feb-2032		2-Mar-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 10-Feb-2023	At par on 10-Feb-2023	At par on 2-Mar-2023
	, ,		·	
		A4	At a same a same Falancian and	At any an angle Manak and
		At par on each February and August 10, commencing	At par on each February and August 10, commencing	At par on each March and September 2, commencing
		February 10, 2023 up to and	February 10, 2023 up to and	March 2, 2023 up to and
16	Subsequent call dates, if applicable	excluding the maturity date	excluding the maturity date	excluding the maturity date
47	Coupons/dividends	Fire d	Fired	Trive d
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 2.80%	Fixed 2.70%	Fixed 3.00%-3.20%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative Non convertible	Cumulative	Cumulative
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
30	If convertible one sife instrument to a second the second to the second			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify	Pori populto Deposit Link IIII	Pari popu to Deposit Lieleille	Pori populto Deposit Lieleilleie
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Sneit Prospectus / Snort Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
I		Final Terms - CUSIP: 06368DL77	Final Terms - CUSIP: 06368DL85	Final Terms - CUSIP: 06368DN91

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DP24	06368DP65	06368DR22
		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			
Sa	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractadi	Contractadi	Contractadi
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1	5.788	11.25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-Mar-2022 Dated	4-Mar-2022 Dated	Dated 16-Mar-2022
13	Perpetual or dated Original maturity date / Final maturity	2-Mar-2026	4-Mar-2027	Dated 16-Mar-2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 2-Mar-2023	At par on 4-Mar-2023	At par on 16-Mar-2023
		At par on each March and	At par on each March and	At par on each March and
		September 2, commencing	September 4, commencing	September 16, commencing
		March 2, 2023 up to and	March 4, 2023 up to and	March 16, 2023 up to and
16	Subsequent call dates, if applicable Coupons/dividends	excluding the maturity date	excluding the maturity date	excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.80%	2.65%-3.05%	3.25%-4.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatary	Mandatary	Mandatan
20	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
	somerable, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts		N/A	N/A
30	into Write-down feature	N/A No	N/A No	N/A No
30	If write-down, write-down trigger (s)	INO	INO	INO
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
344	1. Jpc of Suporumation	Exemplion noin auboluliation	Exemplion noin auboluliation	Exemplion nom suboluliation
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A
		N/A	N/A	N/A
36	If yes, specify non-compliant features			
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Shelf Prospectus / Short Form Prospectus		Final Terms - CUSIP: 06368DP65	Final Tarres OHOLD COCCESS

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DR30	06368DR48	06368DS21
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
34	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	2.5		
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 15-Mar-2022	Liability - fair value option 21-Mar-2022	Liability - fair value option
11	Perpetual or dated	Dated 15-Mar-2022	Dated 21-Mar-2022	22-Mar-2022 Dated
13	Original maturity date / Final maturity	15-Mar-2032		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	45.14 00		
15	redemption amount / Initial maturity	15-Mar-23	At par on 21-Mar-2023	At par on 22-Mar-2023
		Each March and September 15,	At par on each March and	At par on each March and
		commencing March 15, 2023 up	September 21, commencing	September 22, commencing
16	Subsequent call dates, if applicable	to and excluding the maturity date	March 21, 2023 up to and excluding the maturity date	March 22, 2023 up to and excluding the maturity date
10	Coupons/dividends	date	excidently the maturity date	excidently the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 3.62%		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	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A
	, , , , , , , , , , , , , , , , , , , ,			
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	N1/A	NI/A	NI/A
29 30	into Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	110	110	110
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
344	Type of Suporumation	Exemplion nom suboluliation	Exemption from Suborulliation	Exemplion from Suborulliation
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DR30	Final Terms - CUSIP: 06368DR48	Final Terms - CUSIP: 06368DS2

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DT38	06368DT79	06368DT87
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
34	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other FE to motiument	Carlot 12 to moramone	Carlot 12 to morament
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.92	15	
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 24-Mar-2022	Liability - fair value option 29-Mar-2022	Liability - fair value option 31-Mar-2022
12	Perpetual or dated	Dated 24-Mar-2022	Dated 29-Mar-2022	Dated 31-Mar-2022
13	Original maturity date / Final maturity	24-Mar-2027	29-Mar-2025	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
45	Optional call date, contingent call dates and	At nor on 24 May 2022	At now on 20 May 2022	At not on 24 May 2022
15	redemption amount / Initial maturity	At par on 24-Mar-2023	At par on 29-Mar-2023	At par on 31-Mar-2023
		At par on each March and	At par on each March and	At par on each March 31 and
		September 24, commencing March 24, 2023 up to and	September 29, commencing March 29, 2023 up to and	September 30, commencing March 31, 2023 up to and
16	Subsequent call dates, if applicable	excluding the maturity date	excluding the maturity date	excluding the maturity date
	Coupons/dividends	5	Ţ,	j
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.00%-3.50%	3.00%	
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	If any and the same of the sam			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify	Dari populto Denesit Lietalisie	Pari page to Deposit Links	Pori popu to Deposit Listalisis
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Sneit Prospectus / Snort Form Prospectus			
	•			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06368DT38	Final Terms - CUSIP: 06368DT79	Final Terms - CUSIP: 06368DT87

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0000007705	0000001100	00000001144
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)	Contractual	Contractual	Contractual
	Regulatory treatment			****
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.15	2.879	1.355
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
1				
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 31-Mar-2023	At par on 31-Mar-2023	At par on 31-Mar-2023
	, , , , , , , , , , , , , , , , , , , ,	'	,	'
		At par on each March 31 and	At par on each March 31 and	At par on each March 31 and
		September 30, commencing	September 30, commencing	September 30, commencing
		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	excluding the maturity date	excluding the maturity date
47	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 3.00%-3.10%	Fixed 3.20%-4.00%	3.10%-4.00%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, rully or partially If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	, , , , , , , , , , , , , , , , , , , ,			
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, full or partial If write-down, permanent or temporary			
- 55	If temporary write-down, description of write-			
1	1			
34	down mechanism		Examplian from subordination	Exemption from subordination
34 34a	Type of subordination	Exemption from subordination	Exemption from subordination	
	Type of subordination	Exemption from subordination	Exemption from subordination	
34a	Type of subordination Position in subordination hierarchy in liquidation (specify			Designative Designative Living
34a 35	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	No
34a 35	Type of 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	·
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	No
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	No
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	No
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	No
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	No
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities	No N/A

Substitution Subs	Main Fea	tures Of Regulatory Capital Instruments			
1 Nource Centre September Septem	(\$ million	s except as noted)			
Tourise dereille (see CUP), (SNL, or Disconting identifier COSS000U6 COSS00U6 CO			Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
Thirduse stoordine (or SUSIA, RM, or Riconnotory describer to reprinted patient processing serial of the instruments Governing lands of the instruments All Agents by which enforceability requirement of Section 33 of the TIAC Term Street is anchered for other TIAC digitor instruments processing and the serial content of the TIAC Term Street is anchered for other TIAC digitor instruments processing for a first traces. A Regulatory Technical Regulatory Te					
2 for grinder placement) ORS60DUS ORS60DUS ORS60DUS Provision of Ortatrio and the laws Provision of Ortatrio and the laws Ortated and policiable therein All Caredia applicable therein Ortated Ortated Ortated Ortated S. Prest transmissed Read iff uses NA	1		BMO	BMO	BMO
At par on each April and October 10. Subsequent cell date, if applicable 11. Counters and the laws At par on each April and October 11. Counters and Subsequent cell date, if applicable 12. Counters and Subsequent cell date, if applicable 13. Counters and Subsequent cell date, if applicable 14. Transform cell date, if applicable 15. Subsequent cell date, if applicable 15. Subsequent cell date, if applicable 16. Counters and any revised index and 16. Counters and any revised index and 16. Counters and any revised index At par on each April and October 16. Counters cell date, if applicable 16. Counters and any revised index At par on 1. Apr 2023 At par on 1					
A Meas by which enforceable tyrequirement of Scritton 3 of Carnada applicable therein of the TAC Fern Street is ankeed for other TAC-eligible instruments geometre for frequent of the TAC Fern Street is ankeed for other TAC-eligible instruments geometre for force in the TAC Fern Street is ankeed for other TAC-eligible instruments geometre for force in the TAC Fern Street is ankeed for other TAC-eligible instruments growing and the tack of the TAC Fern Street is ankeed for other TAC eligible instruments growing and the tack of the TAC instrument	2	for private placement)	06368DU51	06368DU69	06368DU85
Somering bands of the instruments of Scanda applicable therein of Canada applicable therein of Renarda applicable shares on the PLAC from Sheet is achieved for other TLAC eligible instruments generated by reach the standard of the TLAC from Sheet is achieved for other TLAC eligible instruments generated by reach the standard of the TLAC from Sheet is achieved for other TLAC eligible instruments under the standard of the TLAC from Sheet is achieved for other TLAC eligible instruments under the standard of the Sheet Sheet PLAC instrument is continued as a standard of the Sheet Sheet PLAC instrument is converted by					
March to which enforceability requirement of Section 33 and the TAC ferm Seet is active of for other TAC-eligible Confirmation of Confirmation					Province of Ontario and the laws
So	3		of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
Instruments governed by foreign lavel A Regulatory tortiment A Transitional Bosel III rules A NA NA NA NA A NA A NA A NA A NA A NA	22	, ,			
Regulatory freatment of the control	Ja		Contractual	Contractual	Contractual
Social Content of the Content of t			Contractadi	Contractadi	Contracted
6 Eligible at solicifycoup/troup/solocol NA Amount recognised in regulatory capital (Currency in Amount recognised in rec	4	Transitional Basel III rules	N/A	N/A	
Instrument type					
8 millions, ac of most recent regioning date) NA 1.517 9 Per value of instrument 10 Accounting dating chain (page 1) NA 1.517 10 Accounting dating dating chain (page 2) NA 1.517 11 Original date of insurance (Settlement 1) Dated 1.4pr2022 1.4pr20					
8 millions, as of most recent reporting date) NA 15T 0.06 10 Accounting classification Uability - fair value option 1 Liability - fair value option 1 Uability - fair value option 1 O.06 11 Original date of resursers of Settlement Dated 1-Apr-2022 1-Apr-2022 6-Apr-2 12 Perpendial or fastered Dated 1-Apr-2022 1-Apr-2022 6-Apr-2 13 Original manusery fater / Final maturity 1-Apr-2023 1-Apr-2023 6-Apr-2 14 Isoser fall subject to prior supervisory approval Ves 1-Apr-2023 Ves 1-Apr-2023 6-Apr-2 15 Original manusery fater / Final maturity 1-Apr-2023 At par on 1-Apr-2023 At par on 6-Apr-2023 1-Apr-2023 1-Apr-2			Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
10 Organization Unability - fair value option Optional call date of issuance / Settlement Dated te Date Date Date Date Date Date	8		N/A	N/A	N/A
11 Original date of issuares / Settlement	9	Par value of instrument	1.517	0.06	0.1
12 Perpetual or dated	·		·	, ,	
13 Original naturity date / Enal naturity 1.4pr-2025 1.4pr-2028 6.4pr-2 14 Issuer call subject to prior supervisory approval Yes Yes Yes Optional call date, contingent call dates and Optional call dates and Popular of the Popular					6-Apr-2022
Subsequent call date, contingent call dates and Apar on an any contingent call dates, if applicable At par on an any call dates, if applicable At par on an any call dates, if applicable At par on an any call dates, if applicable At par on any call dates, if applicabl					6-Apr-2026
Optional call date, contingent call dates and At par on 1-Apr-2023 At par on 1-Apr-202					·
At par on 1-Apr-2023 At par on 1-Apr-2023 At par on 6-Apr-2023 At par on 1-Apr-2023 At par on 6-Apr-2023 At par on 1-Apr-2023 At par on 6-Apr-2023 At par on 6-Apr-2023 At par on 6-Apr-2023 At pa		, , , , , , , , , , , , , , , , , , , ,			
At par on 1-Apr-2023 At par on 1-Apr-2023 At par on 6-Apr-2023 At par on 1-Apr-2023 At par on 6-Apr-2023 At par on 1-Apr-2023 At par on 6-Apr-2023 At p					
At par on 1-Apr-2023 At par on 1-Apr-2023 At par on 6-Apr-2023 At par on 1-Apr-2023 At par on 6-Apr-2023 At par on 1-Apr-2023 At par on 6-Apr-2023 At p					
At par on each April and October 1, commencing April 1, 2023 up 6, commencing April 1, 2023 up 1 to and excluding the maturity date 1, commencing April 1, 2023 up 1 to and excluding the maturity date 2, 2023 to 3 and excluding the maturity date 3, 2023 to 3 and excluding the maturity date 3, 2023 to 3 and excluding the maturity date 3, 2023 to 3 and excluding the maturity date 3, 200%-3, 30% date 3, 25%-4, 200% date 3, 25%		Optional call date, contingent call dates and			
1, commencing April 1, 2023 up to and excluding the maturity date and excluding the subordination and excluding the subordinat	15	redemption amount / Initial maturity	At par on 1-Apr-2023	At par on 1-Apr-2023	At par on 6-Apr-2023
1, commencing April 1, 2023 up to and excluding the maturity date and excluding the subordination and excluding the subordinat					
1. commencing April 1, 2023 up to and excluding the maturity date and excluding the sate and					
1. commencing April 1, 2023 up to and excluding the maturity date and excluding the sate and					
1, commencing April 1, 2023 up to and excluding the maturity date and excluding the subordination and excluding the subordinat					
1, commencing April 1, 2023 up to and excluding the maturity date and excluding the subordination. No No No No No No No No No No No No No No N					
1. commencing April 1, 2023 up to and excluding the maturity date of an excluding the maturity date of coupons/dividends 17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed Fixed Fixed Fixed Testing dividend/coupon No					
1. commencing April 1, 2023 up to and excluding the maturity date of an excluding the maturity date of coupons/dividends 17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed Fixed Fixed Fixed Testing dividend/coupon No					
1. commencing April 1, 2023 up to and excluding the maturity date of an excluding the maturity date of coupons/dividends 17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed Fixed Fixed Fixed Testing dividend/coupon No			A4 A O-4	A4 A! O-4-b	A4
to and excluding the maturity date date of the maturity date of the matur					
16 Subsequent call dates, if applicable date date Coupons/dividends Fixed or floating dividend/coupon Fixed Fi					
17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed	16	Subsequent call dates, if applicable	date		date
18 Coupon rate and any related index 3.00%-3.30% 3.25%-4.00% 3.50%-4.1 19 Existence of a dividend stopper No					
Pilit (Sizercionary, partially discretionary or partially discretionary or provided to receive the pro					
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No					
20 mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No	13		140	140	110
22 Noncumulative or cumulative	20		Mandatory	Mandatory	Mandatory
23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible Non-convertible 14 If convertible, conversion trigger (s) N/A	21	Existence of a step up or other incentive to redeem	No	No	No
24 If convertible, conversion trigger (s) N/A					
25 If convertible, fully or partially N/A					
26 If convertible, conversion rate N/A					
27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into If convertible, specify issuer of instrument it converts into N/A					
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A N/A N/A N/		· · · · · · · · · · · · · · · · · · ·			
If convertible, specify issuer of instrument it converts N/A					
29 into N/A N/A N/A N/A 30 Write-down feature No No No No No 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write-down mechanism 34 down mechanism 35 Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 If yes, specify non-compliant features No N	28				
30 Write-down feature No			21/2	N/A	AL/A
31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write- 35 down mechanism 36 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 No 38 Non-compliant features 38 Non-compliant features 39 No 30 No 30 No 31 If yes, specify non-compliant features 30 No 31 Prospectus / Base Shelf Prospectus / Short Form 31 Prospectus 32 Pari pasu to Deposit Liabilities 33 No 34 No 35 No 36 No 37 No 37 No 38 No 39 No N					
32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write-down mechanism 34 Type of subordination Exemption from subordination 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 Li			110	110	110
33					
34 down mechanism Exemption from subordination Exempti		If write-down, permanent or temporary			
Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features No Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Exemption from subordination Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities No Prospectus / Base Shelf Prospectus / Short Form Prospectus / B		, , , , , , , , , , , , , , , , , , , ,			
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities No No No No No No No No No N			Everation from subs. P. C.	Evenution form with P. C.	Evenuation from such at 2
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features No No No No No No No No No N	34a	type of subordination	exemption from subordination	exemption from subordination	exemption from subordination
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features No No No No No No No No No N		Position in subordination hierarchy in liquidation (specify			
36 Non-compliant transitioned features No	35		Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)		Non-compliant transitioned features			No
Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	37	If yes, specify non-compliant features	N/A	N/A	N/A
Pricing Supplement (if applicable)					
		Supplement to Base Shelf Prospectus (if applicable)			
FINAL TERMS - GUODE, QUOQUO HERMS - GUODE, QUODO DESERVA EL CAMERTO DE CONTRE LA CONTRE CONTR		Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DU51	Final Terms - CUSIP: 06368DU69	Final Terms - CUSIP: 06368DU8

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	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			
Ju	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A	N/A N/A
<u>6</u> 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	N/A Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other FERO Motivation	Carlot 12 to moramone	Carlot 12 to motivation
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.91	1.252	
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 8-Apr-2022	Liability - fair value option 13-Apr-2022	Liability - fair value option 29-Apr-2022
12	Perpetual or dated	Dated 8-Apr-2022	Dated 13-Apr-2022	29-Apr-2022 Dated
13	Original maturity date / Final maturity	8-Apr-2026		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
45	Optional call date, contingent call dates and	A4 nor on 0 Any 2022	At now on 12 Any 2022	A4 nor on 20 Any 2022
15	redemption amount / Initial maturity	At par on 8-Apr-2023	At par on 13-Apr-2023	At par on 29-Apr-2023
		At par on each April and October		
		8, commencing April 8, 2023 up to and excluding the maturity	13, commencing April 13, 2023 up to and excluding the maturity	29, commencing April 29, 2023 up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed 2.00% 4.00%
18 19	Coupon rate and any related index Existence of a dividend stopper	3.40%-4.00% No	3.70%-4.50% No	3.90%-4.30% No
19	Fully discretionary, partially discretionary or	INO	INO .	INO
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
30	If convertible enceif instrument to a secondition			
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
25	Position in subordination hierarchy in liquidation (specify	Pari pagu to Donocit Liabilities	Pari pasu to Deposit Liabilities	Pari pagu to Donosit Lighilition
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	No	Pari pasu to Deposit Liabilities No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Snell Prospectus / Snort Form			
	•			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
<u> </u>		Final Terms - CUSIP: 06368DV50	Final Terms - CUSIP: 06368DY40	Final Terms - CUSIP: 06368DZ80

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DZ98	06368GHU4	06368GHX8
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	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2.35		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	29-Apr-2022 Dated	Dated 11-Feb-2022	Dated 14-Feb-2022
13	Original maturity date / Final maturity	29-Apr-2025		14-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 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
-	Coupons/dividends			
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
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No Cumulativa
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
23 24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No No	No No	No No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
- 55	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus		MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Torms OHOD: 00000730	Final Torms OHOD: 2000001111	Final Torms OHOD: 000000199
	!		Final Terms - CUSIP: 06368GHU4	rinar reinis - CUSIP: 06368GHX

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			55
2	for private placement)	06368GJP3	06368GJW8	06368GK71
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2.174	USD 5	USD 3
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-2022
12	Perpetual or dated	Dated 19 Feb 2026	Dated	Dated 28 Feb 2026
13 14	Original maturity date / Final maturity	18-Feb-2026 Yes	18-Feb-2027 Yes	28-Feb-2025 Yes
14	Issuer call subject to prior supervisory approval	100	100	100
1-	Optional call date, contingent call dates and	At par an 19 Aug 2022	NI/A	At par an 28 Aug 2022
15	redemption amount / Initial maturity	At par on 18-Aug-2023	N/A	At par on 28-Aug-2022
				At par on each Echruary May
		At par on each February and		At par on each February, May,
		At par on each February and		August, and November 28,
		At par on each February and August 18, commencing August 18, 2023 up to and excluding the		August, and November 28, commencing August 28, 2022 up
16	Subsequent call dates, if applicable	August 18, commencing August	N/A	August, and November 28,
16	Coupons/dividends	August 18, commencing August 18, 2023 up to and excluding the		August, and November 28, commencing August 28, 2022 up to and excluding the maturity
17	Coupons/dividends Fixed or floating dividend/coupon	August 18, commencing August 18, 2023 up to and excluding the maturity date	Fixed to Floating	August, and November 28, commencing August 28, 2022 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10%	Fixed to Floating 2.00%	August, and November 28, commencing August 28, 2022 up to and excluding the maturity date Fixed 2.00%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	August 18, commencing August 18, 2023 up to and excluding the maturity date	Fixed to Floating	August, and November 28, commencing August 28, 2022 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10%	Fixed to Floating 2.00%	August, and November 28, commencing August 28, 2022 up to and excluding the maturity date Fixed 2.00%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% Mandatory	Fixed to Floating 2.00% No Mandatory	August, and November 28, commencing August 28, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% Mandatory No	Fixed to Floating 2.00% No Mandatory No	August, and November 28, commencing August 28, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No Cumulative	Fixed to Floating 2.00% No Mandatory No Cumulative	August, and November 28, commencing August 28, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No Cumulative Non-convertible	Fixed to Floating 2.00% No Mandatory No Cumulative Non-convertible	August, and November 28, commencing August 28, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A	Fixed to Floating 2.00% No Mandatory No Cumulative Non-convertible N/A	August, and November 28, commencing August 28, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	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 2.00% No Mandatory No Cumulative Non-convertible N/A N/A	August, and November 28, commencing August 28, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	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 2.00% 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 date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a 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 2.00% No Mandatory No Cumulative Non-convertible N/A N/A	August, and November 28, commencing August 28, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 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	Fixed to Floating 2.00% 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 date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	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 2.00% 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 date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	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 2.00% 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 date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	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 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August, and November 28, commencing August 28, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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 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 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August, and November 28, commencing August 28, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	August 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 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August, and November 28, commencing August 28, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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)	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 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August, and November 28, commencing August 28, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	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 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August, and November 28, commencing August 28, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	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	Fixed to Floating 2.00% No Mandatory No Cumulative Non-convertible 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 date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	August 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 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August, and November 28, commencing August 28, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts Into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	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	Fixed to Floating 2.00% No Mandatory No Cumulative Non-convertible 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 date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	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 Exemption from subordination	Fixed to Floating 2.00% No Mandatory No Cumulative Non-convertible 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 date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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 Pari pasu to Deposit Liabilities	Fixed to Floating 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	August, and November 28, commencing August 28, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pripasu 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, rully or partially If convertible, annual conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	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 Pari pasu to Deposit Liabilities No	Fixed to Floating 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August, and November 28, commencing August 28, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If 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 Pari pasu to Deposit Liabilities	Fixed to Floating 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	August, and November 28, commencing August 28, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pripasu 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, rully or partially If convertible, annual conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	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 Pari pasu to Deposit Liabilities No	Fixed to Floating 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August, and November 28, commencing August 28, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	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 P/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed to Floating 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	August, and November 28, commencing August 28, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	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 Pari pasu to Deposit Liabilities No	Fixed to Floating 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August, and November 28, commencing August 28, 2022 up to and excluding the maturity date Fixed 2.009 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual trigger (s) If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	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/	Fixed to Floating 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	August, and November 28, commencing August 28, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
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14	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368GK89	06368GM95	06368GNQ6
		5	5	5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	NI/A	NI/A	NI/A
<u>8</u> 9	Par value of instrument	N/A USD 4.045	N/A USD 2	N/A USD 4
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	28-Feb-2022	17-Mar-2022	7-Apr-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Feb-2025	17-Mar-2025	7-Apr-2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Ontional call data contingent call dates and			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 28-Nov-2022	At par on 17-Dec-2022	At par on 7-Apr-2024
13	reactification amount / initial maturity	7 t par 511 25 1161 2522	7 (par 611 17 200 2022	7 K Pair 511 7 7 (p) 202 1
		At par on each February, May,	At par on each March, June,	
		August, and November 28,	September, and December 17,	At par on each January, April,
		commencing November 28, 2022	commencing December 17, 2022	July, and October 7, commencing
		up to and excluding the maturity	up to and excluding the maturity	April 7, 2024 up to and excluding
16	Subsequent call dates, if applicable	date	date	the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.85%-2.50%	2.00%-3.00%	4.00%
19	Existence of a dividend stopper	No		
		1140	No	No
	Fully discretionary, partially discretionary or	140	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	No Mandatory
20 21	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	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	Mandatory No Cumulative	No 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	Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
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	No Mandatory No Cumulative
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) 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
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	No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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
20 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Poly Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Poly Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
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, onversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A 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	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	BMO
2	for private placement)	06368GNS2	06368GNT0	06368GNV5
_	to proceed processing	000000.102	33335.113	000000
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
_	Regulatory treatment	NI/A	N1/0	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	Other TEAC instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 30		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	14-Apr-2022		31-Mar-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	14-Apr-2025		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	At par on each April and October 14, commencing April 14, 2023 up to and excluding the maturity date	At par on each March 31, June 30, September 30, and December 31, commencing March 31, 2024 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.40%		
19	Existence of a dividend stopper	No		No
13	Fully discretionary, partially discretionary or	110	110	110
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	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	NI/A	NI/A	NI/A
29	Mysita dayun faatuus	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	Evenuetion from subs. P. C.	Everentian forces such a P. C.	Everentian force with 12 C
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify	Pori popu to Deposit Lietuisie	Dari pagu ta Danasit Listanis	Pori popu to Deposit Listania
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
	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
	Pricing Supplement (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	- Caretannam (v. abbusana)	Final Terms - CUSIP: 06368GNS2	Final Terms - CUSIP: 06368GNT0	Final Terms - CUSIP: 06368GNV5

	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	ВМО	BMO	BMO
2	for private placement)	06368GNW3	06368GPT8	06368GQN0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Institution	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 15		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	31-Mar-2022		28-Apr-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	31-Mar-2025		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 31-Mar-2023	At par on 20-Apr-2023	At par on 28-Oct-2022
16	Subsequent call dates, if applicable	At par on each March 31, June 30, September 30, and December 31, commencing March 31, 2023 up to and excluding the maturity date	At par on each April and October 20, commencing April 20, 2023 up to and excluding the maturity date	At par on each April and October 28, commencing October 28, 2022 up to and excluding the maturity date
47	Coupons/dividends	Fixed	Fixed	Fixed
17	Fixed or floating dividend/coupon	Fixed 3.50%	Fixed 3.65%	Fixed 3.80%
18	Coupon rate and any related index	No 3.50%		
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	INO	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
	Mrita dayın faatıya	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
5-10	,			
	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: 06368GNW	Final Terms - CUSIP: 06368GPT8	Final Terms - CUSIP: 06368GQN

(\$ million	tures Of Regulatory Capital Instruments			
·	s except as noted)			
		In alcohold in TLAO and in alcohold adding	In abode d in TI AO and in abode d in	la alcode d in TLAC met in alcode d in
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BINO	BINIO	BIVIC
2	for private placement)	06368GQZ3	06368GQE0	06368D2C7
	7			
		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	11/0	N1/A	N1/0
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 4	USD 5.883	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	28-Apr-2022	29-Apr-2022	2-May-2022
12	Perpetual or dated	Dated	Dated 20 Apr 2025	Dated 2 May 2027
13	Original maturity date / Final maturity	28-Apr-2027	29-Apr-2025	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			0.14
15	redemption amount / Initial maturity	At par on 28-Oct-2022	At par on 29-Apr-2023	2-May-23
		At par on each April and October	At par on each January, April,	
		28, commencing October 28,	July and October 29,	Each May and November 2,
		2022 up to and excluding the	commencing April 29, 2023 up to	commencing May 2, 2023 up to
16	Subsequent call dates, if applicable	maturity date	and excluding the maturity date	and excluding the maturity date
	Coupons/dividends	<u> </u>	<u> </u>	
17	Fixed or floating dividend/coupon		Fixed	
		Fixed		Fixed
18	Coupon rate and any related index	4.10%	3.45%	Zero Coupon, 4.21%
18 19	Coupon rate and any related index Existence of a dividend stopper			
19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	4.10% No	3.45% No	Zero Coupon, 4.21% No
19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	A.10% No Mandatory	3.45% No Mandatory	Zero Coupon, 4.21% No Mandatory
19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	4.10% No	3.45% No	Zero Coupon, 4.21% No
19 20 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	A.10% No Mandatory No	3.45% No Mandatory No	Zero Coupon, 4.21% No Mandatory No
19 20 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	A.10% No Mandatory No Cumulative	3.45% No Mandatory No Cumulative	Zero Coupon, 4.21% No Mandatory No Cumulative
20 21 22 23	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	A.10% No Mandatory No Cumulative Non-convertible	3.45% No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible
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	A.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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	A.10% No Mandatory No Cumulative Non-convertible N/A N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A
19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion	A.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A
19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, onversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	A.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	A.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	A.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	A.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	A.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	A.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	A.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	A.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	A.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Primary Non-convertible N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Zero Coupon, 4.21% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 Primary Non-convertible N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of 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 Pri pasu to Deposit Liabilities No	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	A.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	A.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 MTN Prospectus	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer 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	A.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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)	A.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 MTN Prospectus	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	A.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 MTN Prospectus MTN Prospectus Supplement	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368D2K9	06368D2V5	06368D2W3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
34	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Cirici 12 to instrainent	Cities 12 to instrument	Other TEXTO Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 50		3.732
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 9-May-2022	Liability - fair value option 13-May-2022	Liability - fair value option 13-May-2022
11	Perpetual or dated	Dated 9-May-2022	Dated 13-May-2022	Dated
13	Original maturity date / Final maturity	9-May-2025		13-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 9-Aug-2022	At par on 13-May-2023	At par on 13-May-2023
		At par on each February, May,		
		August and November 9,	At par on each May and	At par on each May and
		commencing August 9, 2022 up	November 13, commencing May	November 13, commencing May
4.5	Coharant all datas if and limbs	to and excluding the maturity	13, 2023 up to and excluding the	13, 2023 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.00%-4.50%	4.00%-5.00%	4.15%-5.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatan
20	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
	John Chang, 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 31	Write-down feature If write-down, write-down trigger (s)	No	No	No
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Evernation from subserile stee	Everytion from substantiantian	Everation from substanting
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368D2K9	Final Terms - CUSIP: 06368D2V5	Final Terms - CUSIP: 06368D2W

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368D2Y9	06368D3D4	06368D3E2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
20	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractadi	Contractal
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	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	4.139	4	100
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	18-May-2022	20-May-2022	25-May-2022
12	Perpetual or dated Original maturity date / Final maturity	Dated 18-May-2027	Dated 20-May-2029	Dated 25-May-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	p			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 18-May-2023	At par on 20-May-2023	At par on 25-Aug-2022
		At par on each May and	At par on each May and	At par on each May and
		November 18, commencing May	November 20, commencing May	November 25, commencing
			20, 2023 up to and excluding the	August 25, 2022 up to and
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.20%-4.65%	4.40%-5.00%	4.30%-4.60%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatary	Mandatan
20	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
	22 Caracter and according to optional conversion		1.47.	
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A No	N/A No	N/A No
30	Write-down feature If write-down, write-down trigger (s)	INU	INO	INO
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34d	Type of Suborumation	Exemplion nom subordination	Exemption noin subolulitation	Exemplion nom Subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	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: 06368D2Y9	Final Terms - CUSIP: 06368D3D4	Final Terms - CUSIP: 06368D3F2
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	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0000000000	002000414	002000400
2	for private placement)	06368D3F9	06368D4N1	06368D4P6
		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 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in		outer 12 to monument	
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 50	1.445	1.834
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 25-May-2022	Liability - fair value option 20-Jun-2022	Liability - fair value option 20-Jun-2022
12	Perpetual or dated	Dated 25-May-2022	Dated 20-Jun-2022	Dated 20-Jun-2022
13	Original maturity date / Final maturity	25-May-2026	20-Jun-2027	20-Jun-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 25-Aug-2022	At par on 20-Jun-2023	At par on 20-Jun-2023
		At par on each May and	At par on each June and	At par on each June and
		November 25, commencing August 25, 2022 up to and	December 20, commencing June 20, 2023 up to and excluding the	December 20, commencing June 20, 2023 up to and excluding the
16	Subsequent call dates, if applicable	excluding the maturity date	maturity date	maturity date
	Coupons/dividends	Ţ,	,	,
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.30%-4.60%	4.50%-5.00%	4.30%-5.00%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write- down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
25	Position in subordination hierarchy in liquidation (specify	Pari populto Deposit Lietalisie	Pari page to Deposit Links	Pari page to Deposit Links
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			
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			1	l .
	Supplement to Base Shelf Prospectus (if applicable)			
	Supplement to Base Shelf Prospectus (if applicable)			
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06368D3F9	Final Terms - CUSIP: 06368D4N1	Final Terms - CUSIP: 06368D4P6

	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	ВМО	BMO	BMO
2	for private placement)	06368D4Q4	06368D4R2	06368GRY5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 1.305		
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
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	16-Jun-2027	16-Jun-2027	13-May-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 16-Jun-2023	At par on 16-Jun-2023	At par on 13-Nov-2022
16	Subsequent call dates, if applicable	At par on each June and December 16, commencing June 16, 2023 up to and excluding the maturity date	At par on each 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
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.30%-4.75%	4.10%-4.50%	4.15%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368D4O4	Final Terms - CUSIP: 06368D4R2	Final Terms - CUSIP: 06368GRY!

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368GUQ8	06368GV38	06368GVC8
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
8 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 18.394	N/A USD 10	N/A USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	16-Jun-2022	14-Jun-2022	15-Jun-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	16-Dec-2025	14-Jun-2027	15-Jun-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
45	Optional call date, contingent call dates and	At par on 16 Mar 2022	At nor on 14 Jun 2022	At par ap 15 Dag 2022
15	redemption amount / Initial maturity	At par on 16-Mar-2023	At par on 14-Jun-2023	At par on 15-Dec-2022
		At par on each March, June,		
		September and December 16,	At par on each June and	At par on each June and
		commencing March 16, 2023 up	December 14, commencing June	December 15, commencing
		to and excluding the maturity	14, 2023 up to and excluding the	December 15, 2022 up to and
16	Subsequent call dates, if applicable Coupons/dividends	date	maturity date	excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.00%		4.50%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible	Non-convertible N/A	Non-convertible
24 25	If convertible, fully or partially	N/A N/A	N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	İ	İ	
ı				
ĺ	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	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No	N/A No
30 31	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)			
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			
30 31	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)			
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			
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-			
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
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	Exemption from subordination
30 31 32 33 34 34a 35	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
30 31 32 33 34 34a 35	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A
30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368GVD6	06368GVX2	06368GWE3
		Desiring of Outside and the laws	Danida a af Ontaria and the laws	Desiring of Outside and the level
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	NI/A	NI/A	NI/A
8 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 1.895	N/A USD 7 34	N/A USD 37
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Jun-2022	30-Jun-2022	13-Jul-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Dec-2025	30-Jun-2027	15-Oct-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 15-Dec-2022	At par on 30-Jun-2023	At par on 13-Jan-2023
	,		.,	
		At par on each March, June,		At par on each January, April,
		September and December 15,	At par on each March, June,	July and October 13,
		commencing December 15, 2022	September and December 30,	commencing January 13, 2023
46	Coharant and datas if any limble	up to and excluding the maturity date	, ,	up to and excluding the maturity date
16	Subsequent call dates, if applicable Coupons/dividends	uate	and excluding the maturity date	uate
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.00%	5.000%	4.000%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory Existence of a ston up or other insenting to redoom	Mandatory	Mandatory No	Mandatory No
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A
31	, , , , , , , , , , , , , , , , , , , ,	1971	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1974
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	I .			LITTLE
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	IVI IN Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MIN Prospectus Supplement
			MTN Prospectus Supplement Final Terms - CUSIP: 06368GVX2	

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368GWF0	06368GWJ2	06368GWK9
		Province of Ontario and the laws	Province of Ontario and the laws	Desiring of Outside and the level
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N/A	N/A	N/A
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	USD 25	USD 9.816	USD 54
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Jun-2022	13-Jul-2022	15-Jul-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	30-Dec-2024	13-Jul-2028	15-Jul-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 30-Sep-2022	At par on 13-Jul-2023	At par on 15-Jul-2023
	reactification attraction at the state of			
		At par on each March, June,		
		September and December 30,	At par on each January, April,	At par on each January, April,
		commencing September 30,	July and October 13,	July and October 15,
4.0	Coharant all datas if annii abla	2022 up to and excluding the	commencing July 13, 2023 up to and excluding the maturity date	commencing July 15, 2023 up to and excluding the maturity date
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	and excluding the maturity date	and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.250%	5.000%	4.500%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory Evictorica of a ston un or other insentive to redeem	Mandatory No	Mandatory No	Mandatory No
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
33	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
25	Position in subordination hierarchy in liquidation (specify	Designation Designation (1997)	Designation Description 1999	Designation Description 1999
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
37	If yes, specify non-compliant features	N/A	N/A	N/A
<u> </u>	, , , , , , , , , , , , , , , , , , , ,			
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	. rospectus	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: 06368GWF	Final Terms - CUSIP: 06368GWJ	Final Terms - CUSIP: 06368GWK

Subsequent call dates, if applicable regulatory capital regulatory	Main Fea	tures Of Regulatory Capital Instruments			
Explaintory capital Regulatory capital Regula	(\$ million	s except as noted)			
Begulatory capital Regulatory capital Regulat			Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
through electrifier (eg. (159), 169), or Bloomberg Islandian Contraction of Carolada applicable therein of Carolada applicab					
2 for infrared placement)	1		BMO	BMO	ВМО
Southerning lawist) of the instrument of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable of Canada applicable therein of Canada applicable of Canada applicabl		, , , , , , , , , , , , , , , , , , , ,			
A Georening bavojo of the instrument of the instrument of the TAC from Steet is schieved for other TAC-regible of the TAC from Steet is schieved for other TAC-regible of the TAC from Steet is schieved for other TAC-regible of the TAC from Steet is schieved for other TAC-regible of the TAC from Steet is schieved for other TAC-regible of the TAC from Steet is schieved for other TAC-regible of the TAC from Steet is schieved for other TAC-regible of the TAC from Steet is schieved for other TAC-regible of the TAC from Steet is schieved for other TAC from Steet is s	2	for private placement)	06368GXM4	06368GXJ1	06368GY43
Amount projude from instrument of Canada applicable therein of Canada applicable therein of the InAC fem Steet is achieved (for other InAC eligible instruments generately foreign involved for other InAC eligible instruments facious foreign foreig					
March by which enforceability requirement of Section 13 and of the TACE misselet achieved for other TAC-eligible Preputation processing for each processing of the Processing	3	Governing law(s) of the instrument			of Canada applicable therein
instruments governed by foreign lavy Regulatory instrument A Transitional Basel III rules NA NA NA NA NA NA NA NA NA NA NA NA NA		Means by which enforceability requirement of Section 13			
Regulatory Internetional Sease III rules NIA NIA NIA NIA 4 Transformational Sease III rules NIA NIA NIA NIA NIA NIA 5 Post-transformational Sease III rules NIA 3a	·				
4 Transitional Sasel III rules NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA		, , ,	Contractual	Contractual	Contractual
5 Post-franktional Basel Imrues 6 Giligible at solvjegroup/gropkodo 7 Instrument type 8 millions, so of most recent reporting date) 9 Per value of instrument 10 Accounting dassification 11 Accounting dassification 12 Accounting dassification 12 Accounting dassification 13 Accounting dassification 14 Accounting dassification 15 Per value of instrument 16 Accounting dassification 17 Per per value of instrument 18 Dated 19 Per value of instrument 19 Dept of instrument 19 Dept of instrument 19 Per per value of instrument 19 P	1	<u> </u>	N/A	N/A	N/Δ
7 Instrument year Amount recognized in regulatory capital (Currency in Amount recognized in regulatory capital (Currency in Millions, so of most recognized in regulatory capital (Currency in Millions, so of most recognized in recognized in recognized in the composition of the co					
8 millions, so in four recent people of properting date) 9 Per value of instrument 10 SD0 USD21 USD2 3 10 Accounting dashelication 11 Original date of issuance / Settlement 12 People using dashelication 13 Original date of issuance / Settlement 14 Subsequent date / Final maturity 15 Original date of issuance / Settlement 16 Subsequent date / Final maturity 16 Subsequent date / Final maturity 17 People of instrument in the subsequent call dates and edemption amount / Initial maturity 18 Ap ar on each January, April, July and October 28, up to and excluding the maturity of and excluding the maturity o	6	Eligible at solo/group/group&solo	N/A	N/A	N/A
8 millions, as of most recent reporting date) 9 Per value of instrument 10 NA NA USD 3 9 Per value of instrument 11 Original date of instrument 12 Original date of instrument 13 Original date of instrument 14 Original date of instrument 15 Original date of instrument 16 Original date of instrument 17 Original date of instrument 18 Department of the properties of the pro	7	7.1	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
9 Par value of instrument 10 Accounting classification 11 Accounting classification 11 Accounting classification 11 Accounting classification 11 Directory of the Composition of the Com			N1/0	N1/A	N1/0
10					
11 Original date of issuance / Settlement Dated					
Perpetual or dated Dated		-		, ,	29-Jul-2022
Optional call date, contingent call dates and At par on 28-Oct-2022 At par on 29-Jul-2023		Perpetual or dated			Dated
Optional call date, contingent call dates and redemption amount / Initial maturity At par on 26-Oct-2022 At par on 29-Jul-2023 At par					
At par on 29-Jul-2023 At par on 29-Jul-2023	14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
At par on 29-Jul-2023 At par on 29-Jul-2023					
At par on each January, April, July and October 26, 2022 up to and excluding the maturity Commencing October 26, 2022 up to and excluding the maturity date Coupors/full/eimos. To Pixed of floating dividend/coupon Fixed Fix	15	,	At par on 26-Oct-2022	At par on 29-Jul-2023	At par on 29-Jul-2023
At par on each January, April, July and October 26, 2022 up to and excluding the maturity date commencing October 28, 2022 up to and excluding the maturity date and excluding the maturity date and excluding the maturity date and excluding the maturity date and excluding the maturity date and excluding the maturity date. 17 Fixed or floating dividend/coupon Fixed					
Coupons/dividends	16	Subsequent call dates, if applicable	July and October 26, commencing October 26, 2022 up to and excluding the maturity	July and October 29, commencing July 29, 2023 up to	At par on each January, April, July and October 29, commencing July 29, 2023 up to and excluding the maturity date
18		Coupons/dividends		-	
Fully discretionary, partially discretionary or Mandatory Mandator					
Fully discretionary, partially discretionary or mandatory Mandator		·			
21 Existence of a step up or other incentive to redeem No Nonconvertible or nonconvertible or cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Non-convertible (Non-convertible	19		INO	INO	INO
22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, fully or partially 27 If convertible, conversion rate 28 If convertible, conversion rate 29 If convertible, specify instrument type convertible into 20 If convertible, specify instrument type convertible into 21 If convertible, specify instrument type convertible into 22 If convertible, specify instrument type convertible into 23 If write-down, write-down trigger (s) 30 Write-down feature 31 If write-down, permanent or temporary 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If write-down, permanent or temporary 35 If write-down, permanent or temporary 36 If write-down, permanent or temporary 37 If ye of subordination 38 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 39 If yes, specify non-compilant features 30 No 31 If yes, specify non-compilant features 32 Nich yes, specify non-compilant features 33 Nich yes prospectus 34 Nich yes pass their prospectus (if applicable) 35 Supplement to Base Shelf Prospectus (if applicable) 36 MTN Prospectus Supplement 37 MTN Prospectus Supplement 38 MTN Prospectus Supplement 39 MTN Prospectus Supplement 39 MTN Prospectus Supplement 30 MTN Prospectus Supplement 30 MTN Prospectus Supplement 30 MTN Prospectus Supplement 31 MTN Prospectus Supplement 32 MTN Prospectus Supplement		,	·		,
Convertible or non-convertible Non-convertib					-
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 instrument type convertible into If convertible, specify issuer of instrument it converts Into If convertible, specify issuer of instrument it converts Into If convertible, specify issuer of instrument it converts Into If convertible, specify issuer of instrument it converts Into If convertible, specify issuer of instrument it converts Into If convertible, specify issuer of instrument it converts Into If convertible, specify issuer of instrument it converts Into If convertible, specify issuer of instrument it converts Into If convertible, specify issuer of instrument it converts Into If convertible, specify issuer of instrument it converts Into If convertible, specify instrument it converts Into If convertible, specify instrument it converts Into If convertible, specify instrument it converts Into If convertible, specify instrument it converts Into If convertible, specify instrument it converts Into If convertible, specify instrument it converts Into If convertible, specify instrument it converts Into If convertible, specify instrument it converts Into If convertible, specify instrument it converts Into If convertible, specify instrument it converts Into If convertible, specify instrument it converts Into If convertible, specify instrument it converts Into If convertible, specify instrument it converts Into If convertible, specify instrument it converts Into If convertible, specify instrument it converts Into If convertible, specify instrument it converts Into If convertible, specify instrument it converts Into If convertible, specify instrument it converts Into Into If converts Into Into If converts Into Into Into Into Into Into Into Into					
25 If convertible, fully or partially N/A N/A N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A N/A 30 Write-down feature No No No No No No 31 If write-down, write-down trigger (s) 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 Exemption from subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pa					
27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into If convertible, specify issuer of instrument it converts Into If convertible, specify issuer of instrument it converts Into If convertible, specify issuer of instrument it converts Into If convertible, specify issuer of instrument it converts Into If convertible, specify into If convertib					
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/	26				
If convertible, specify issuer of instrument it converts N/A N/A N/A N/A N/A N/A N/A N/	27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
29 into N/A	28				
30 Write-down feature	29		N/A	N/A	N/A
If write-down, write-down trigger (s)					
If temporary write-down, description of write- down mechanism 34					
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) 35 Non-compliant transitioned features No No No No 36 If yes, specify non-compliant features N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus MTN Prospectus MTN Prospectus MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement					
34 down mechanism Exemption from subordination Exempti	33				
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) Non-compliant transitioned features No No No No No No No No No No No No No	3⊿				
35 instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabil			Exemption from subordination	Exemption from subordination	Exemption from subordination
35 instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabil					
36 Non-compliant transitioned features No			_ , _ ,		
37 If yes, specify non-compliant features N/A N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement			· · · · · · · · · · · · · · · · · · ·	·	Pari pasu to Deposit Liabilities
Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement		,			
Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement	31	Prospectus / Base Shelf Prospectus / Short Form			
		Supplement to Base Shelf Prospectus (if applicable)			
Pricing Supplement (if applicable) Final Terms - CUSIP: 06368GXM4 Final Terms - CUSIP: 06368GXJ1 Final Terms - CUSIP: 06368GXJ1 Final Terms - CUSIP: 06368GXM4 Final Terms - CUSIP: 06368		Pricing Supplement (if applicable)			

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368D7B4	06368D7X6	06368D7Y4
		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
,	Amount recognised in regulatory capital (Currency in			outer 12 to monument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument		USD 0.655	USD 0.7
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 2-Aug-2022	Liability - fair value option 12-Aug-2022	Liability - fair value option 12-Aug-2022
12	Perpetual or dated	Dated 2-Aug-2022	Dated 12-Aug-2022	Dated
13	Original maturity date / Final maturity	2-Aug-2025		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
]				
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 2-Aug-2023	At par on 12-Aug-2023	At par on 12-Aug-2023
		At par on each February and	At par on each February and	At par on each February and
		August 2, commencing Aug 2,	August 12, commencing Aug 12,	August 12, commencing Aug 12,
		2023 up to and excluding the	2023 up to and excluding the	2023 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.550%	4.150%	
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify	D-1	Dari	Davi
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
37	If yes, specify non-compliant features	N/A	N/A	N/A
<u> </u>	, , , , , , , , , , , , , , , , , , , ,			
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
Ц	<u> </u>	Final Terms - CUSIP: 06368D7B4	Final Terms - CUSIP: 06368D7X6	Final Terms - CUSIP: 06368D7Y4

1 Issuer SNO	Main Fea	tures Of Regulatory Capital Instruments			
1 Stose	(\$ million	s except as noted)			
1 Studer			Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
Unique tentifier (eg. CSP, DRN, or Bloomberg Identifier 2 for private placement) 2 for private placement) 3 Governing tasked of the instrument. 5 Governing tasked of the instrument. 4 Marker by which referencially requirement of Section 37 and the large provision of Canada applicable therein of Canada					
2 for grinter placement) 3 Generaling last(a) of the inscriment. 4 Province of Ontacio and the laws of Considerable therein 4 Province of Ontacio and the laws of Considerable therein 5 Maps they which inforceability requirement of Section 13 in often TLAC immortal powers of by foreign law) of the term of the tlam powers of the TLAC immortal powers of by foreign law) of the TLAC immortal powers of the TLAC immortal powers of the TLAC immortal powers of the TLAC immortal powers of the TLAC immortal powers of the TLAC immortal powers of the TLAC immortal powers of the TLAC immortal powers of the TLAC immortal powers of the TLAC immortal powers of the TLAC immortal powers of the TLAC immortal powers of the TLAC immortal powers of the TLAC immortal powers of the TLAC	1		BMO	BMO	BMO
Governing law(s) of the instrument of Canada applicable throrism o		, , , ,			
A par on each February and Apar on each February and Apar on each March and Apar on each February and Apar on each March and Apar on each March and Apar on each March and Apar on each March and Apar on each March and Apar on each March and Apar on each March and Apar on each March and Apar on each March and Apar on each March and Apar on each February and Apar on each March and Apar on e	2	for private placement)	06368D8L1	06368D8R8	06368D8S6
A grant on each February and Apar on each February and Apar on each March and Apar on each March and Apar on each March and Apar on each March and Apar on each March and Apar on each March and Apar on each March and Apar on each March and Apar on each March and Apar on each March and Apar on each March and Apar on each March and Apar on each March and Apar on each March and Apar on each February and Apar on free freed from the freedom on the Apar on 19-Aug 2023 At par on 19-Aug 2023 At par on 19-Aug 2023 At par on 2-Sep-2023 At par on 2-Sep					
Means by which efforceability requirement of Section 13	3	Governing law(s) of the instrument			Province of Ontario and the laws of Canada applicable therein
Instruments governed by foreign lavy Contractual Contractual Contractual		-			
Regulative treatment 4 Transitional Sear III rules NA NA NA NA NA NA 5 Post-transitional Sear III rules NA NA NA NA NA NA NA NA NA NA NA NA NA N	3a	·			
4 Transitional Basel In rules NA NA NA NA NA NA NA NA NA NA NA NA NA		ŭ , ŭ ,	Contractual	Contractual	Contractual
5 Post-transitional Basel III rules NA NA NA NA NA NA NA NA NA NA NA NA NA	- 1	<u> </u>	N/A	N/A	N/A
6 Eligible at sologicous/group/scolpton 7 Intrometryce 8 Amount recognesed in regulatory capital (Currency in 8 millions, as of most recent reporting date) 9 Par value of instrument 10 Accounting dastification 11 Original date of issuance / Settlement 11 Original date of instrument 12 Perpetual or dated 13 Original date of instrument 14 Na 15 Original date of instrument 16 Original date of instrument 17 Original date of instrument 18 Original date of instrument 19 Dated 19 Public of dated 19 D			-	-	
Amount recognised in regulatory capital (Currency in 8 millions, so in most recent reporting date) NIA					
8 millions, so of most recent reporting date) 9 Per value of instrument 10 Accounting classification 11 Original date of instance, Settlement 12 Original date of instrument 13 Original date of instrument 14 Original date of instrument 15 Original date of instrument 16 Original date of instrument 17 Original date of instrument 18 Original date of instrument 18 Original date of instrument 19 Original date of instrument 19 Original date of instrument 19 Original date of instrument 19 Original date of instrument 19 Original date of instrument 19 Original date, contingent call dates and 10 Original date, contingent call dates and 10 Original date, contingent call dates and 11 Original date, contingent call dates and 12 Original date, contingent call dates and 13 Original date, contingent call dates and 14 par on 19-Aug-2023 15 Peedemption amount / Initial maturity 19 Original date, contingent call dates and 19 Original dates, if applicable 10 Original dates, if applicable 11 Original dates, if applicable 12 Original dates, if applicable 13 Original dates, if applicable 14 Original dates, if applicable 15 Original dates, if applicable 16 Original dates, if applicable 17 Faed or loaning dividend/coupon 18 Original dates, if applicable 19 Original dates, if applicable 19 Original dates, if applicable 19 Original dates, if applicable 19 Original dates, if applicable 19 Original dates, if applicable 19 Original dates, if applicable 19 Original dates, if applicable 10 Original dates, if applicable 10 Original dates, if applicable 10 Original dates, if applicable 11 Original dates, if applicable 12 Original dates, if applicable 12 Original dates, if applicable 12 Original dates, if applicable 12 Original dates, if applicable 13 Original dates, if applicable 14 Original dates, if applicable 15 Original dates, if applicable 16 Original dates, if applicable 17 Faed or loaning dividend/coupon 18 Original dates, if applicable 18 Original dates, if applicable 19 Original dates, if applicable 19 Original dates, if applicable 10 O	7	,,	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
9 Par value of instrument 0.005 2.905 USD 0.125 Lability - fair value option Dated					
Lability - fair value option Apart - fair value option Apart - fair value option Apart - fair value option Apart - fair value option Apart - fair value option Apart - fair value option Apart - fair value option Apart - fair value					
11 Original date of issuance / Settlement Dated Date Date Date Date Date Date Date Date					
Dated Date		-			2-Sep-2022
Optional call date, contingent call dates and redemption amount / Initial maturity At par on 19-Aug-2023 At par on 2-Sep-2023 At			Dated	Dated	Dated
Optional call date, contrigent call dates and At par on 19-Aug-2023 At par on 2-Sep-2023 At par on 2-Sep-20					
At par on 19-Aug-2023 At par on 2-Sep-2023 At par on 2-Sep-2023 At par on 2-Sep-2023 At par on 2-Sep-2023 At par on each March and August 19, commencing Aug 19, 2023 up to and excluding the maturity date device dependent of process device dependent of process device	14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
At par on 19-Aug-2023 At par on 2-Sep-2023 At par on 2-Sep-2023 At par on 2-Sep-2023 At par on 2-Sep-2023 At par on each March and August 19, commencing Aug 19, 2023 up to and excluding the maturity date device dependent of process device dependent of process device					
At par on 19-Aug-2023 At par on 2-Sep-2023 At par on 2-Sep-2023 At par on 2-Sep-2023 At par on 2-Sep-2023 At par on each March and August 19, commencing Aug 19, 2023 up to and excluding the maturity date device dependent of process device dependent of process device					
At par on 19-Aug-2023 At par on 2-Sep-2023 At par on 2-Sep-2023 At par on 2-Sep-2023 At par on 2-Sep-2023 At par on each March and August 19, commencing Aug 19, 2023 up to and excluding the maturity date device dependent of process device dependent of process device					
At par on each February and August 19, commencing Aug 19, 2023 up to and excluding the maturity date 16 Subsequent call dates, if applicable maturity date 17 Fixed of riboting dividend/coupon Fixed Fixe	15	,	At par on 19-Aug-2023	At par on 2-Sep-2023	At par on 2-Sep-2023
August 19, commencing Aug 19, September 2, commencing Sep 2, 2023 up to and excluding the maturity date maturity d	15	redemption amount / initial maturity	At par on 19-Aug-2020	At par on 2-3ep-2023	At par on 2-3ep-2023
August 19, commencing Aug 19, September 2, commencing Sep 2, 2023 up to and excluding the maturity date maturity d					
August 19, commencing Aug 19, September 2, commencing Sep 2, 2023 up to and excluding the maturity date maturity d					
August 19, commencing Aug 19, September 2, commencing Sep 2, 2023 up to and excluding the maturity date maturity d					
August 19, commencing Aug 19, September 2, commencing Sep 2, 2023 up to and excluding the maturity date maturity d					
August 19, commencing Aug 19, September 2, commencing Sep 2, 2023 up to and excluding the maturity date maturity d					
August 19, commencing Aug 19, September 2, commencing Sep 2, 2023 up to and excluding the maturity date maturity d					
August 19, commencing Aug 19, September 2, commencing Sep 2, 2023 up to and excluding the maturity date maturity d					
2023 up to and excluding the maturity date m			At par on each February and	At par on each March and	At par on each March and
16 Subsequent call dates, if applicable maturity date maturity date maturity date			August 19, commencing Aug 19,		September 2, commencing Sep
Coupons/dividends					2, 2023 up to and excluding the
17 Fixed or floating dividend/coupon Fixed 4.650% 4.70% 18 Coupon rate and any related index 4.650% 4.70% 19 Existence of a dividend stopper No No No No No No Fully discretionary, partially discretionary or mandatory Mandatory	16		maturity date	maturity date	maturity date
18 Coupon rate and any related index 4.650% 4.70% 19 Existence of a dividend stopper No No No No No No No No No No No No No	17		Fixed	Fixed	Fixed
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No No No No 22 Noncumulative or cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Non-convertible					
20 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 Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Non-convertible Non-convertib	19	, ,	No	No	
21 Existence of a step up or other incentive to redeem No No No No No No No No No No No No No		Fully discretionary, partially discretionary or			
22 Noncumulative or cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Info Non-convertible Non-convertible Non-convertible Info Non-convertible Info Non-convertible Info Non-convertible Info Non-convertible Info Non-convertible Info Non-convertible Info Non-convertible Info Non-convertible Info Non-convertible Info Non-convertible Info Non-convertible Info Non-convertible, specify instrument type convertible into Non-convertible Info Non-convertible, specify instrument type convertible Info Non-convertible Info Non-co		,	·		,
23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible Non-convertible 124 If convertible, conversion trigger (s) N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A					
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 Into N/A N/A N/A N/A 30 Write-down feature N/A N/A N/A 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-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) 36 Non-compliant transitioned features N/A N/A N/A N/A Prospectus Pase Shelf Prospectus / Short Form Prospectus					
25 If convertible, fully or partially 26 If convertible, conversion rate N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A					
26 If convertible, conversion rate N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A					
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A N/A N/A N/		If convertible, conversion rate	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts N/A N/A N/A Write-down feature No No No If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Exemption from subordination Exemption from subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No No No No No No No No No No No No No Prospectus / Base Shelf Prospectus / Short Form Prospectus	27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts N/A N/A N/A Write-down feature No No No If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Exemption from subordination Exemption from subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No No No No No No No No No No No No No Prospectus / Base Shelf Prospectus / Short Form Prospectus		If any and the same of the sam			
29 into N/A N/A N/A N/A 30 Write-down feature No No No No 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary If temporary write-down, description of write-down mechanism 34 Type of subordination Exemption from subordination Exemption from subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features No No No No No No No No No No No No No N	28				
30 Write-down feature No No No No No No No No No No No No No	29		N/A	N/A	N/A
31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 35 Type of subordination 36 Non-compliant transitioned features 37 If yes, specify non-compliant features 38 Non-compliant features 39 Nore the form subordination in the part of the part					
33					
If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features No No No No No No No No No No No No No					
34 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 Pari pasu to Deposit Liabilities Non-compliant transitioned features No No No No No No No No No N	33				
Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features No If yes, specify non-compliant features No Prospectus / Base Shelf Prospectus / Short Form Prospectus Exemption from subordination Exemption from subordination Exemption from subordination Exemption from subordination Exemption from subordination Exemption from subordination Exemption from subordination Exemption from subordination Exemption from subordination Exemption from subordination Exemption from subordination Exemption from subordination Exemption from subordination Pari pasu to Deposit Liabilities No No No No No N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus	34				
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities			Exemption from subordination	Exemption from subordination	Exemption from subordination
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features No No No No No No No No No N	J-4a	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	= Northpalori north Suborulliation		=
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features No No No No No No No No No N		Position in subordination hierarchy in liquidation (specify			
37 If yes, specify non-compliant features N/A N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus				·	Pari pasu to Deposit Liabilities
Prospectus / Base Shelf Prospectus / Short Form Prospectus		,			
Prospectus	37	It yes, specity non-compliant features	N/A	N/A	N/A
Supplement to Base Shelf Prospectus (if applicable)					
		Supplement to Base Shelf Prospectus (if applicable)			
Pricing Supplement (if applicable) Final Terms - CUSIP: 06368D8L1 Final Terms - CUSIP: 06368D8R8 Final Terms - CUSIP: 06368D8 Final Terms - CUSIP: 06368D8		Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368D8L1	Final Terms - CUSIP: 06368D8R8	Final Terms - CUSIP: 06368D8S6

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000000014	000000014	00000000000
2	for private placement)	06368D8T4	06368D8U1	06368GYW1
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N/A	N1/0	N1/A
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 0.698	N/A 0.507	N/A USD 18
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-Sep-2022		12-Aug-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2-Sep-2025		·
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	_	_	
15	redemption amount / Initial maturity	At par on 2-Sep-2023	At par on 2-Sep-2023	At par on 12-Feb-2023
		At par on each March and	At par on each March and	At par on each February, May,
		September 2, commencing Sep	September 2, commencing Sep	August and November 12.
		2, 2023 up to and excluding the	2, 2023 up to and excluding the	commencing Feb 12, 2023 up to
16	Subsequent call dates, if applicable	maturity date	maturity date	and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed 4.40%	Fixed 4.55%	Fixed 4.00%
18 19	Coupon rate and any related index Existence of a dividend stopper	No 4.40%	No 4.55%	No 4.00%
13	Fully discretionary, partially discretionary or	140	140	140
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s) If convertible, fully or partially	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A
	and the state of t			
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	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
	Desition in subandination bissessing 19 11 11 11 11 11			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Sneit Prospectus / Snort Form Prospectus			
				MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)			MTN Propositio Supplement
 				MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
	and harmone (1) abburease)	Final Terms - CUSIP: 06368D8T4	Final Terms - CUSIP: 06368D8U1	Final Terms - CUSIP: 06368GYW
	•			

(\$ millions	tures Of Regulatory Capital Instruments			
	s except as noted)			
		Included in TLAC not included in	Induded in TLAC not included in	Included in TLAC not included in
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	55		55
2	for private placement)	06368GZW0	06368GZY6	06368LAV8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			.,
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Guidi 12 to mondimon	ourse i E to morament	Guidi i E to motiument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 40	USD 5.871	4.975
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	18-Aug-2022 Dated	29-Aug-2022 Dated	29-Sep-2022 Dated
12 13	Perpetual or dated Original maturity date / Final maturity	18-Aug-2032		29-Sep-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	The state of the s			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 18-Aug-2027	At par on 28-Feb-2023	At par on 29-Sep-2023
	, , , , , , , , , , , , , , , , , , , ,		·	·
			At par on last calendar day of	
,				At par an agab Marah and
1 1			February, May 29, August 29,	At par on each March and
		At par on each August 18,	November 29, commencing	September 29, commencing Sep
		commencing Aug 18, 2027 up to	November 29, commencing February 28, 2023 up to and	September 29, commencing Sep 29, 2023 up to and excluding the
16	Subsequent call dates, if applicable		November 29, commencing	September 29, commencing Sep
	Coupons/dividends	commencing Aug 18, 2027 up to and excluding the maturity date	November 29, commencing February 28, 2023 up to and excluding the maturity date	September 29, commencing Sep 29, 2023 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	commencing Aug 18, 2027 up to and excluding the maturity date Fixed	November 29, commencing February 28, 2023 up to and excluding the maturity date Fixed	September 29, commencing Sep 29, 2023 up to and excluding the maturity date Fixed
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	commencing Aug 18, 2027 up to and excluding the maturity date	November 29, commencing February 28, 2023 up to and excluding the maturity date Fixed	September 29, commencing Sep 29, 2023 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon	commencing Aug 18, 2027 up to and excluding the maturity date Fixed 4.42%	November 29, commencing February 28, 2023 up to and excluding the maturity date Fixed 4.05%	September 29, commencing Sep 29, 2023 up to and excluding the maturity date Fixed 5.05%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	commencing Aug 18, 2027 up to and excluding the maturity date Fixed 4.42%	November 29, commencing February 28, 2023 up to and excluding the maturity date Fixed 4.05% No Mandatory	September 29, commencing Sep 29, 2023 up to and excluding the maturity date Fixed 5.05% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	commencing Aug 18, 2027 up to and excluding the maturity date Fixed 4.42% No Mandatory No	November 29, commencing February 28, 2023 up to and excluding the maturity date Fixed 4.05% No Mandatory No	September 29, commencing Sep 29, 2023 up to and excluding the maturity date Fixed 5.05% 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	commencing Aug 18, 2027 up to and excluding the maturity date Fixed 4.42% No Mandatory No Cumulative	November 29, commencing February 28, 2023 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative	September 29, commencing Sep 29, 2023 up to and excluding the maturity date Fixed 5.05% 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	commencing Aug 18, 2027 up to and excluding the maturity date Fixed 4.42% No Mandatory No Cumulative Non-convertible	November 29, commencing February 28, 2023 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible	September 29, commencing Sep 29, 2023 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	commencing Aug 18, 2027 up to and excluding the maturity date Fixed 4.42% No Mandatory No Cumulative Non-convertible N/A	November 29, commencing February 28, 2023 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A	September 29, commencing Sep 29, 2023 up to and excluding the maturity date Fixed 5.05% 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	commencing Aug 18, 2027 up to and excluding the maturity date Fixed 4.42% No Mandatory No Cumulative Non-convertible	November 29, commencing February 28, 2023 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible	September 29, commencing Sep 29, 2023 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	commencing Aug 18, 2027 up to and excluding the maturity date Fixed 4.42% No Mandatory No Cumulative Non-convertible N/A N/A	November 29, commencing February 28, 2023 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A	September 29, commencing Sep 29, 2023 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	commencing Aug 18, 2027 up to and excluding the maturity date Fixed 4.42% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 29, commencing February 28, 2023 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A	September 29, commencing Sep 29, 2023 up to and excluding the maturity date Fixed 5.05% 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	commencing Aug 18, 2027 up to and excluding the maturity date Fixed 4.42% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 29, commencing February 28, 2023 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A	September 29, commencing Sep 29, 2023 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	commencing Aug 18, 2027 up to and excluding the maturity date Fixed 4.42% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 29, commencing February 28, 2023 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 29, commencing Sep 29, 2023 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	commencing Aug 18, 2027 up to and excluding the maturity date Fixed 4.42% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 29, commencing February 28, 2023 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 29, commencing Sep 29, 2023 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	commencing Aug 18, 2027 up to and excluding the maturity date Fixed 4.42% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 29, commencing February 28, 2023 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 29, commencing Sep 29, 2023 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	commencing Aug 18, 2027 up to and excluding the maturity date Fixed 4.42% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 29, commencing February 28, 2023 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 29, commencing Sep 29, 2023 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	commencing Aug 18, 2027 up to and excluding the maturity date Fixed 4.42% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 29, commencing February 28, 2023 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 29, commencing Sep 29, 2023 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	commencing Aug 18, 2027 up to and excluding the maturity date Fixed 4.42% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 29, commencing February 28, 2023 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 29, commencing Sep 29, 2023 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	commencing Aug 18, 2027 up to and excluding the maturity date Fixed 4.42% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	November 29, commencing February 28, 2023 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	September 29, commencing Sep 29, 2023 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	commencing Aug 18, 2027 up to and excluding the maturity date Fixed 4.42% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 29, commencing February 28, 2023 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 29, commencing Sep 29, 2023 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	commencing Aug 18, 2027 up to and excluding the maturity date Fixed 4.42% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	November 29, commencing February 28, 2023 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	September 29, commencing Sep 29, 2023 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	commencing Aug 18, 2027 up to and excluding the maturity date Fixed 4.42% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	November 29, commencing February 28, 2023 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	September 29, commencing Sep 29, 2023 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	commencing Aug 18, 2027 up to and excluding the maturity date Fixed 4.42% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	November 29, commencing February 28, 2023 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A N/A N/A	September 29, commencing Sep 29, 2023 up to and excluding the maturity date Fixed Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If 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 Aug 18, 2027 up to and excluding the maturity date Fixed 4.42% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	November 29, commencing February 28, 2023 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	September 29, commencing Sep 29, 2023 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing Aug 18, 2027 up to and excluding the maturity date Fixed 4.42% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 29, commencing February 28, 2023 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	September 29, commencing Sep 29, 2023 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	commencing Aug 18, 2027 up to and excluding the maturity date Fixed 4.42% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	November 29, commencing February 28, 2023 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A P/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	September 29, commencing Sep 29, 2023 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing Aug 18, 2027 up to and excluding the maturity date Fixed 4.42% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 29, commencing February 28, 2023 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	September 29, commencing Sep 29, 2023 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	commencing Aug 18, 2027 up to and excluding the maturity date Fixed 4.42% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	November 29, commencing February 28, 2023 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	September 29, commencing Sep 29, 2023 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing Aug 18, 2027 up to and excluding the maturity date Fixed 4.42% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	November 29, commencing February 28, 2023 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A P/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	September 29, commencing Sep 29, 2023 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing Aug 18, 2027 up to and excluding the maturity date Fixed 4.42% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	November 29, commencing February 28, 2023 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	September 29, commencing Sep 29, 2023 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/

	atures Of Regulatory Capital Instruments			
(\$ million	ns except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LAY2	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	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/0	N1/0	NI/A
8 9	millions, as of most recent reporting date) Par value of instrument	N/A 0.975	N/A 0.66	N/A 0.725
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	23-Sep-2022	· · · · · · · · · · · · · · · · · · ·	22-Sep-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	23-Sep-2027	23-Sep-2027	22-Sep-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 23-Sep-2023	At par on 23-Sep-2023	At par on 22-Sep-2023
	Teaching tion amount miles material	pa 20 20p 2020	pan an aa aap aaaa	pai. a == aap ====
		At par on each March and	At par on each March and	At par on each March and
		September 23, commencing Sep 23, 2023 up to and excluding the	September 23, commencing Sep 23, 2023 up to and excluding the	September 22, commencing Sep 22, 2023 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	5.00% No	4.80% No	5.02% No
13	Fully discretionary, partially discretionary or	140	140	140
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
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			
34	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
340	. 1700 0. 3000101100011	Exemption from Subordination	Z.G. Aption from Suborumation	
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
				
	Pricing Supplement (if applicable)			
i	in them & Supplierite in applicable)	ĺ	1	I
		Final Terms - CUSIP: 06368LAY2	Final Terms - CUSIP: 06368I A79	Final Terms - CUSIP: 06368I BA3

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LBB1	06368LBF2	06368LBL9
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
Ju	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
<u>6</u> 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other FERO Motivation	Carlot 12 to moramone	Carlot 12 to motivation
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1.974	5	-
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 22-Sep-2022	Liability - fair value option 27-Sep-2022	Liability - fair value option 7-Oct-2022
12	Perpetual or dated	Dated 22-5ep-2022	Dated	Dated
13	Original maturity date / Final maturity	22-Sep-2027	27-Sep-2027	7-Oct-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	A4 00 O 0000	A4 = = = 07 O = = 0000	A4 = = = = 7 O = 4 0000
15	redemption amount / Initial maturity	At par on 22-Sep-2023	At par on 27-Sep-2023	At par on 7-Oct-2023
		At par on each March and	At par on each March and	
		September 22, commencing Sep 22, 2023 up to and excluding the	September 27, commencing Sep 27, 2023 up to and excluding the	At par on each April and October 7, commencing Oct 7, 2023 up to
16	Subsequent call dates, if applicable	maturity date	maturity date	and excluding the maturity date
	Coupons/dividends	,	,	j
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.25%	5.20%	
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
20	If convertible one of the transmitter			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify	Dari populto Denesit Lietalisie	Pari page to Deposit Link like	Pori populto Deposit Listantis
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Sneit Prospectus / Snort Form Prospectus			
	•			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06368LBB1	Final Terms - CUSIP: 06368LBF2	Final Terms - CUSIP: 06368LBL9

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LBT2	06368LBU9	06374V2B1
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
Ja	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Institution	Other TEAC Institution	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	4		USD 2
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 14-Oct-2022	Liability - fair value option 14-Oct-2022	Liability - fair value option
11 12	Perpetual or dated	Dated 14-Oct-2022	Dated 14-Oct-2022	31-Aug-2022 Dated
13	Original maturity date / Final maturity	14-Oct-2032		31-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 14-Oct-2023	At par on 14-Oct-2023	At par on 31-Aug-2023
				At par on the last calendar day of
		At par on each April and October	At par on each April and October	February, May, August and
		14, commencing Oct 14, 2023 up	14, commencing Oct 14, 2023 up	November of each year,
		to and excluding the maturity	to and excluding the maturity	commencing Aug 31, 2023 up to
16	Subsequent call dates, if applicable	date	date	and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.40%		4.50%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
33	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Snell Prospectus / Snort Form			MTN B
				MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement
i		i .	1	
	Pricing Supplement (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368LBT2	Final Terms - CUSIP: 06368LBU9	Final Terms - CUSIP: 06374V2B

Main Fea	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06374V2C9	06374V3A2	06374V4R4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			.,
	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	21/2	21/2	
8 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 10	N/A USD 13.981	N/A USD 24.696
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	18-Aug-2022	2-Sep-2022	21-Sep-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	18-Aug-2025		21-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 18-Feb-2023	At par on 2-Jun-2023	At par on 21-Sep-2023
		At par on each February, May, August and November 18,	At par on each March, June, September and December 2,	At par on each March and September 21, commencing Sep
16	Subsequent call dates, if applicable	commencing Feb 18, 2023 up to and excluding the maturity date	commencing Jun 2, 2023 up to and excluding the maturity date	21, 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	4.20%		5.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatani	Mandatani	Mondoton
	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
21 22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
33	If temporary write-down, description of write-			
34	down mechanism			
	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Desition in subardination biomershall Park III III			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	ВМО	ВМО
2	for private placement)	06374V4W3	06374V5E2	06374V5V4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	or canada approable triorem	or canada appricable increm	Canada approado morom
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A USD 36.591
9	Par value of instrument	USD 5	USD 5.759	
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-Sep-2022 Dated	20-Sep-2022 Dated	30-Sep-202
13	Original maturity date / Final maturity	19-Sep-2025	20-Sep-2024	30-Sep-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 19-Mar-2023	At par on 20-Dec-2022	At par on 30-Mar-2023
16	Subsequent call dates, if applicable	At par on each March and September 19, commencing Mar 19, 2023 up to and excluding the maturity date	At par on each March, June, September and December 20, commencing Dec 20, 2022 up to and excluding the maturity date	At par on each March, June, September and December 30, commencing Mar 30, 2023 up to and excluding the maturity date
16	Coupons/dividends	maturity date	and excluding the maturity date	excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.75%	4.25%	
19			No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A N/A	N/A
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A	IN/A	N/A
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	lf write-down, full or partial			
33	If write-down, permanent or temporary			
_	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A	N/A	N/A
	Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06374V4W3	Final Terms - CUSIP: 06374V5E2	Final Terms - CUSIP: 06374V5V4

Main Feat	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06374V6P6	06374VAE6	06374VB62
		Dravings of Optonia and the laws	Drawings of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N 1/2		11/2
8 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 2	N/A USD 5.234	N/A USD 19.818
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Sep-2022	20-Oct-2022	28-Oct-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	30-Sep-2027	20-Oct-2025	28-Oct-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 30-Sep-2023	At par on 20-Apr-2023	At par on 28-Oct-2023
		At par on each March and September 30, commencing Sep 30, 2023 up to and excluding the	At par on each April and October 20, commencing Apr 20, 2023 up to and excluding the maturity	
16	Subsequent call dates, if applicable	maturity date	date	and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed F 25%	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	5.25% No	5.40% No	6.00% No
13	Fully discretionary, partially discretionary or	140	140	140
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	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
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	· ·			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts		A1/A	
	Mrite down feature	N/A No	N/A	N/A
30 31	Write-down feature If write-down, write-down trigger (s)	INU	No	No
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
	down 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: 06374VAE6	

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06374VBP0	06374VBS4	06374VBU9
		Province of Ontario and the laws	Drawings of Ontonio and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	21/2		11/2
8 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 1.997	N/A USD 12	N/A USD 6.965
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	31-Oct-2022	28-Oct-2022	28-Oct-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	31-Oct-2024	28-Oct-2024	28-Oct-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 30-Apr-2023	N/A	At par on 28-Apr-2023
		At par on each April 30 and October 31, commencing Apr 30,		At par on each April and October 28, commencing Apr 28, 2023 up
46	Cubes week sell dates if anyline bla	2023 up to and excluding the	NI/A	to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	N/A	date
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	5.25%	SOFR + 0.75%	5.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mondaton	Mandatan	Mondaton
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			
34	If temporary write-down, description of write- down mechanism			
	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
		1	1	1
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
	Non-compliant transitioned features	No N/A	No N/A	No N/A
36 37		14// 1	19// 1	19/73
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
37	Prospectus / Base Shelf Prospectus / Short Form	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LCK0	06368LCT1	06368LCX2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
Ja	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	O o made a di	o madad.	
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
<u>6</u> 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Institution	Other TEAC Institution	Other TEACHISTIAINETT
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	2		0.734
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	1-Nov-2022 Dated	1-Nov-2022 Dated	1-Nov-2022 Dated
13	Original maturity date / Final maturity	1-Nov-2027	1-Nov-2027	1-Nov-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 1-Nov-2023	At par on 1-Nov-2023	At par on 1-Nov-2023
		At par on each May and	At par on each May and	At par on each May and
		November 1, commencing Nov 1,	November 1, commencing Nov 1,	November 1, commencing Nov 1
		2023 up to and excluding the	2023 up to and excluding the	2023 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.78%	5.60%-6.20%	5.45%-6.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatan
20	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
	Journal and the partial 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 31	Write-down feature If write-down, write-down trigger (s)	No	No	No
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Evenentian form subs. P. C.	Evenuetion form with P. C.	Evenentian force with P. C.
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06368LCK0	Final Terms - CUSIP: 06368LCT1	Final Terms - CUSIP: 06368LCX2

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LDB9	06368LDC7	06368LDH6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
,	Amount recognised in regulatory capital (Currency in	outer 12 to monument		outer 12 to menument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 6.7	USD 1.17	USD 0.2
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 2-Nov-2022	Liability - fair value option 2-Nov-2022	Liability - fair value option 8-Nov-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2-Nov-2025		8-Nov-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 2-Nov-2023	At par on 2-Nov-2023	At par on 8-Nov-2023
		At par on each May and	At par on each May and	At par on each May and
			November 2, commencing Nov 2,	November 8, commencing Nov 8
		2023 up to and excluding the	2023 up to and excluding the	2023 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.00%		5.50%-5.60%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A
27	in convertible, manualory 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, rull or partial			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No No	No No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus			
	Prospectus Supplement to Base Shelf Prospectus (if applicable)			
	Prospectus	Final Terms - CUSIP: 06368LDB9	Final Terms - CUSIP: 06368LDC7	Final Terms - CUSIP: 06368LDH6

Issuer SMO S	06368LDL: of Ontario and the laws a applicable therein
Issuer BMO B	of Ontario and the laws a applicable therein AC instrument 0.255 fair value option 8-Nov-2023
Issuer BMO B	of Ontario and the laws a applicable therein AC instrument 0.255 fair value option 8-Nov-2023
Unique identifier (eg.CLSP, LSIN, or Bloomberg identifier to for private placement) 3 Governing law(s) of the instrument of Canada applicable therein of Canada	of Ontario and the laws a applicable therein ual AC instrument 0.259 fair value option 8-Nov-2022
2 for private placement) 06368LDX2 06368LDX3 06368LDX9 3 Governing law(s) of the instrument of Canada applicable therein of Canada	of Ontario and the laws a applicable therein ual AC instrument 0.259 fair value option 8-Nov-2022
Governing law(s) of the instrument of Canada applicable therein of Canada	of Ontario and the laws a applicable therein ual AC instrument 0.259 fair value option 8-Nov-2022
3 Governing lawly of the instrument of Section 13 of the TLAC Term Sheet is otherword (for other TLAC-eligible instruments governed by foreign law) Contractual	a applicable therein all AC instrument 0.259 fair value option 8-Nov-2023
3 Governing lawis[s) of the instrument of Canada applicable therein of Canada applicable therein of Canada	a applicable therein all AC instrument 0.259 fair value option 8-Nov-2023
Means by which enforceability requirement of Section 3 of the TLAC Ferm Sheet is achieved (for other TLAC eligible instruments governed by foreign law) 4 Prostitional Basel III rules 4 Prostitional Basel III rules 5 Post transitional Basel III rules 6 Eligible at solo/group/groupsSolo NA NA NA NA NA NA NA NA NA NA NA NA NA N	AC instrument 0.250 fair value option 8-Nov-2022
Instruments governed by foreign law) Regulatory recentment Regulat	AC instrument 0.259 fair value option 8-Nov-2022
Regulatory treatment A	AC instrument 0.259 fair value option 8-Nov-2022
Transitional Basel III rules N/A N/A N/A N/A	0.259 fair value option 8-Nov-2022
Section Post-transitional Basel III rules NA NA NA NA NA NA	0.259 fair value option 8-Nov-2022
6 Eligible at solr/group/group/group/solo 7 Instrument type 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A 9 Par value of instrument 10 SD 2.2 10 Accounting classification 11 Original date of issuance / Settlement 11 Original date of issuance / Settlement 12 SD 2.2 12 Perpetual or dated 13 Original maturity date / Final maturity 14 Issuer call subject to prior supervisory approval 15 Issuer call subject to prior supervisory approval 16 Subsequent call dates, ontingent call dates and redemption amount / Initial maturity 16 Subsequent call dates, if applicable 17 Execution of the company of	0.259 fair value option 8-Nov-2022
Amount recognised in regulatory capital (Currency in millions, as of most record reporting date) NA	0.259 fair value option 8-Nov-2022
8 millions, as of most recent reporting date) N/A N/A N/A N/A 9 Par value of instrument USD 2.2	fair value option 8-Nov-2022
9 Par value of instrument USD .2 .2 0.757 10 Accounting classification Liability - fair value option Dated Dated Dated Dated Dated Dated Dated Dated Service of	fair value option 8-Nov-2022
10 Accounting classification Liability - fair value option Dated Dat	fair value option 8-Nov-2022
11 Original date of issuance / Settliement	8-Nov-2022
Dated Date	
At par on each May and November 8, commencing Nov 8, November 8, c	8-Nov-202
Optional call date, contingent call dates and redemption amount / Initial maturity At par on 8-Nov-2023 At par on 8-Nove-2023 At par on 8-Nove	
At par on 8-Nov-2023 At par on 8-Nov-2023 At par on 8 Nov-2023 At par on 9 Nov-2024 At par on 9 Nov-2023 At par on 9 Nov-2024 At par on	
At par on 8-Nov-2023 At par on 8-Nov-2023 At par on 8 Nov-2023 At par on 9 Nov-2024 At par on 9 Nov-2023 At par on 9 Nov-2024 At par on	
At par on 8-Nov-2023 At par on 8-Nov-2023 At par on 8 Nov-2023 At par on 9 Nov-2024 At par on 9 Nov-2023 At par on 9 Nov-2024 At par on	
At par on 8-Nov-2023 At par on 8-Nov-2023 At par on 8 Nov-2023 At par on 9 Nov-2024 At par on 9 Nov-2023 At par on 9 Nov-2024 At par on	
At par on each May and November 8, commencing Nov 8, 2023 up to and excluding the maturity date matu	9 Nov 2022
November 8, commencing Nov 8, 2023 up to and excluding the maturity date	8-INUV-2U23
November 8, commencing Nov 8, 2023 up to and excluding the maturity date provided maturity date matu	
November 8, commencing Nov 8, 2023 up to and excluding the maturity date	
November 8, commencing Nov 8, 2023 up to and excluding the maturity date	
November 8, commencing Nov 8, 2023 up to and excluding the maturity date provided maturity date matu	
November 8, commencing Nov 8, 2023 up to and excluding the maturity date provided maturity date matu	
November 8, commencing Nov 8, 2023 up to and excluding the maturity date provided maturity date matu	
November 8, commencing Nov 8, 2023 up to and excluding the maturity date provided maturity date matu	
November 8, commencing Nov 8, 2023 up to and excluding the maturity date provided maturity date matu	each May and
2023 up to and excluding the maturity date Coupons/dividends Thised or floating dividend/coupon Fixed Coupon rate and any related index Subsequent call dates, if applicable Fixed	er 8, commencing Nov 8
Coupons/dividends Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed Fixed	to and excluding the
Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed Fixed Fixed 18 Coupon rate and any related index 5.25%-5.50% 5.45% 5.45% 19 Existence of a dividend stopper No No No No Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory No No No No No No No No No No No No No	date
18 Coupon rate and any related index 5.25%-5.50% 5.45% 5.45% 19 Existence of a dividend stopper No No No No No Fully discretionary, partially discretionary or mandatory Mandato	
19 Existence of a dividend stopper No No No No No Fully discretionary, partially discretionary or Mandatory Mandatory Mandatory Mandatory Mandatory 20 mandatory Mandatory Mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No No No No Care Noncumulative or cumulative Cumulative Cumulative Cumulative Cumulative Cumulative If convertible on non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible, If convertible, fully or partially N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	5.30%
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No No 22 Noncumulative or cumulative Cumulative Cumulative Cumulative 23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible Non-convertible If convertible, conversion trigger (s) N/A N/A N/A N/A 25 If convertible, fully or partially N/A N/A N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	0.007
21 Existence of a step up or other incentive to redeem No No No No No 22 Noncumulative or cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Non-convertible	
22 Noncumulative or cumulative Cumulative Cumulative Cumulative Cumulative 23 Convertible or non-convertible N	ry .
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 N/A N/A N/A N/A N/A N/A	
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 28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A 30 Write-down feature No No No No No	
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 28 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 No No No No No No No No No	/eπible
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 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)	
27 If convertible, mandatory or optional conversion N/A N/A N/A 28 If convertible, specify instrument type convertible into 16 If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A 30 Write-down feature No No No No 31 If write-down, write-down trigger (s)	
If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	
If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	
29 into N/A N/A N/A 30 Write-down feature No No No 31 If write-down, write-down trigger (s) If write-down trigger (s) If write-down trigger (s)	
30 Write-down feature No No No No S1 If write-down, write-down trigger (s)	
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	
Position in subordination hierarchy in liquidation (specify	on from subordination
	n from subordination
36 Non-compliant transitioned features No No No No	on from subordination
37 If yes, specify non-compliant features N/A N/A N/A	
Prospectus / Base Shelf Prospectus / Short Form Prospectus	
Supplement to Base Shelf Prospectus (if applicable)	
Pricing Supplement (if applicable) Final Terms - CUSIP: 06368LDJ2 Final Terms - CUSIP: 06368LDK9 Final Term	

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06368LDM5	06368LDS2	06368LDT0
	for private placement)	00306EDIVIS	06366LDS2	06366LD10
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	N1/0	N1/0
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A 10	N/A 0.345	N/A 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Nov-2022	17-Nov-2022	15-Nov-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Nov-2035		15-Nov-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and	15-Nov-32	At par on 17-Nov-2023	At par on 15-Nov-2023
15	redemption amount / Initial maturity	15-1107-32	At par on 17-1100-2023	At par on 13-110V-2023
		Each May and November 15,	At par on each May and	At par on each May and
		commencing November 15, 2032		November 15, commencing Nov
4.5	Cultura was to all datas of analisable	up to and exlcuding the maturity	17, 2023 up to and excluding the	15, 2023 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	date.	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 5.35%	5.25%-7.00%	6.01%
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
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			
25	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
1	Position in subordination hierarchy in liquidation (specify		_ , _ ,	_ ,
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A
3,	, . , . ,			
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	,			
	Pricing Supplement (if applicable)			
1	0	Final Terms - CUSID: 063681 DMF	Final Terms - CUSIP: 06368LDS2	Final Terms - CUSIP: 06368LDT0
		Tillal Tellils - COOII . 00000LDIVIS	Tinai icinis Ocoli : 00000ED02	TIME TOTALS OCCUPANT

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LDY9	06368LEJ1	06368LEK8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
Ja	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A N/A
<u>6</u> 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Guier 12 to mondinent	Other TEXO Institution	Guier 12/10 mattament
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.4	0.15	0.553
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 18-Nov-2022	Liability - fair value option 1-Dec-2022	Liability - fair value option 1-Dec-2022
11	Perpetual or dated	Dated	Dated	Dated 1-Dec-2022
13	Original maturity date / Final maturity	18-Nov-2029		1-Dec-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	40.11 0000	4.5 0000	4.5
15	redemption amount / Initial maturity	At par on 18-Nov-2023	At par on 1-Dec-2023	At par on 1-Dec-2023
		At par on each May and	At par on each June and	At par on each June and
		November 18, commencing Nov 18, 2023 up to and excluding the	December 1, commencing Dec 1, 2023 up to and excluding the	December 1, commencing Dec 1, 2023 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends	·	,	,
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.70%		5.25%
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 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	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	Pori populto Deposit Lietalisie	Pori popu to Deposit Listalisis	Pari page to Deposit Links
25	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
35 36	Non-compliant transitioned features	11.10		N/A
35 36 37	Non-compliant transitioned features If yes, specify non-compliant features	N/A	N/A	IN/A
36	If yes, specify non-compliant features	N/A	N/A	IVA
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A	N/A	IVA
36	If yes, specify non-compliant features	N/A	N/A	IVA
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A	N/A	IVA
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	IVA
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	IVA
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)		N/A Final Terms - CUSIP: 06368LEJ1	

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000001 5114	000001 ED0	000001 5115
2	for private placement)	06368LFH4	06368LFR2	06368LFU5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	20.25	9.6 Liability - fair value option	Liability - fair value option
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 16-Dec-2022	22-Dec-2022	Liability - fair value option 23-Dec-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	16-Dec-2025		23-Dec-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 16-Dec-2023	At par on 22-Dec-2023	At par on 23-Dec-2023
- 13	redemption amount / initial maturity	71 par on 10 Bec 2020	74 par 611 22 Bee 2020	711 PAI ON 20 DGC 2020
		At par on each June and December 16, commencing Dec		At par on each June and December 23, commencing Dec
		16, 2023 up to and excluding the		23, 2023 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	N/A	maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed-Floating	Fixed
18	Coupon rate and any related index	5.15%	ŭ	5.45%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory No	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
	convertible, manuatory or optional conversion	13//3	19/71	19/73
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into Write down feature	N/A No	N/A No	N/A No
30	Write-down feature If write-down, write-down trigger (s)	INU	INU	INU
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
344	Trype of Suporumation	Exemplion nom suboluliation	Exemplion nom suboluliation	Exomption notifi subolultiation
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	IN/A	IN/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	Final Torms OLISID: 000001 FLIA	Final Terms - CUSIP: 06368LFR2	Final Torms CHOD: 000001 FUS

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000001 57/0	000001 514/4	22221 572
2	for private placement)	06368LFV3	06368LFW1	06368LFX9
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other 12 to morrament	outer 12 to monument	Garact 22 to monamon
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument			USD 0.28
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 23-Dec-2022	Liability - fair value option 22-Dec-2022	Liability - fair value option 22-Dec-2022
12	Perpetual or dated	Dated 23-Dec-2022	Dated	Dated
13	Original maturity date / Final maturity	23-Dec-2029	22-Dec-2025	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
1				
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 23-Dec-2023	At par on 22-Dec-2023	At par on 22-Dec-2023
		At par on each June and	At par on each June and	At par on each June and
		December 23, commencing Dec	December 22, commencing Dec	December 22, commencing Dec
16	Subsequent call dates, if applicable	23, 2023 up to and excluding the maturity date	22, 2023 up to and excluding the maturity date	22, 2023 up to and excluding the maturity date
	Coupons/dividends	maturity date	matany date	matarity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index		5.25%-5.75%	5.50%-6.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	, , , , , , , , , , , , , , , , , , , ,			
28	If convertible, specify instrument type convertible into			
25	If convertible, specify issuer of instrument it converts	NI/A	NI/A	NI/A
30	Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	110	110	110
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
2.	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
3-70		=.comption from Suborulliation		=
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	IN/A	IN/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368I FV3	Final Terms - CUSIP: 06368LFW1	Final Terms - CUSIP: 06368I FX9

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000001 57/2	000001 574	000001 000
2	for private placement)	06368LFY7	06368LFZ4	06368LGY6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
9	millions, as of most recent reporting date) Par value of instrument	N/A 0.201	N/A	N/A USD 0.25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Dec-2022	22-Dec-2022	13-Jan-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	22-Dec-2025	22-Dec-2025	13-Jan-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 22-Dec-2023	At par on 22-Dec-2023	At par on 13-Jan-2024
				At par on each January and July
		At par on each December 22,	At par on each December 22,	13, commencing Jan 13, 2024 up
4.6	Cultura was to all datas of analisable	commencing Dec 22, 2023 up to	commencing Dec 22, 2023 up to and excluding the maturity date	to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	and excluding the maturity date	and excluding the maturity date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.30%		5.75%-6.35%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
30	If convertible, specify instrument type convertible into			
28	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial 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)	Final Terms - CUSIP: 063681 FY7	Final Terms - CUSIP: 06368LFZ4	Final Terms - CUSIP: 06368I GY6

	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	ВМО	ВМО
2	for private placement)	06374VBV7	06374VBW5	06374VBY
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	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 15.343	USD 3.5	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	17-Nov-2022	15-Nov-2022	
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-Nov-2026	15-Nov-2024	3-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 17-Nov-2023	At par on 15-May-2023	At par on 3-May-2023
16	Subsequent call dates, if applicable	At par on each May and November 17, commencing Nov 17, 2023 up to and excluding the maturity date	At par on each February, May, August and November 15, commencing May 15, 2023 up to and excluding the maturity date	At par on each May and November 3 commencing May 3, 2023 up to and excluding the maturity date
	Coupons/dividends	i.	E: I	E
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.00%	5.50%	
19 20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatory	No Mandatory
21	Existence of a step up 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 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A	N/A	N/A
	Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06374VBV7	Final Terms - CUSIP: 06374VBW	Final Terms - CUSIP: 06374VBY1

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000741/1770	2007.0.200	200741/000
2	for private placement)	06374VBZ8	06374VC20	06374VC38
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 5.22 Liability - fair value option	USD 9 Liability - fair value option	USD 42.25 Liability - fair value option
11	Original date of issuance / Settlement	14-Nov-2022	30-Nov-2022	
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	14-Nov-2025	29-Nov-2024	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 14-May-2023	At par on 30-May-2023	At par on 30-Nov-2023
			At par on the last calendar day	At par on the last calendar day
		At par on each May and November 14, commencing May	of February, May, August and November, commencing May	of February, May, August and
		14, 2023 up to and excluding the	, ,	November, commencing May 30, 2023 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index	6.00% No	5.50% No	6.00% No
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	INO	INO	INO
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A
	The second secon			
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial			+
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Desition in subardination biomedia ()			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Sneit Prospectus / Snort Form Prospectus			
<u> </u>		MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		INTERPOSPECIUS SUPPLEMENT	INTERPLEBENCE SUPPLEMENT	ivi in Prospectus Supplement
	Pricing Supplement (if applicable)			
	. 0	Final Terms - CUSIP: 06374VB78	Final Terms - CUSIP: 06374VC20	Final Terms - CUSIP: 06374VC38
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	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	202711/242	000741/050	2007.0.4070
2	for private placement)	06374VC46	06374VC53	06374VC79
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 8.157 Liability - fair value option	USD 14 Liability - fair value option	USD 4.344 Liability - fair value option
11	Original date of issuance / Settlement	30-Nov-2022	25-Nov-2022	14-Dec-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	30-Nov-2026	25-Nov-2025	14-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-Nov-2023	At par on 25-May-2023	At par on 14-Dec-2023
		At par on each May and	At par on each May and	At par on each March, June,
		November 30, commencing Nov	November 25, commencing May	September and December 14,
		30, 2023 up to and excluding the	25, 2023 up to and excluding the	· ·
16	Subsequent call dates, if applicable	maturity date	maturity date	and excluding the maturity date
	Coupons/dividends	E	le: 1	E
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.80%	Fixed 5.70%	Fixed 5.80%
19	Existence of a dividend stopper	No	No	No
13	Fully discretionary, partially discretionary or	110	110	110
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	NI/A	NI/A	NI/A
29	into Write down feature	N/A No	N/A	N/A No
30 31	Write-down feature If write-down, write-down trigger (s)	INU	No	INO
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination higgs shu in liquidation /aif-			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Sneit Prospectus / Snort Form Prospectus			
<u> </u>		MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		INTERPOSPECIUS SUPPLEMENT	INTER PROSPECTOS SUPPLEMENT	INTER Prospectus Supplement
	Pricing Supplement (if applicable)			
	- 0	Final Terms - CUSIP: 06374VC46	Final Terms - CUSIP: 06374VC5	Final Terms - CUSIP: 06374VC79

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002741/005	002741/042	002741/000
2	for private placement)	06374VC95	06374VCA2	06374VCB0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 9.437	N/A USD 7	N/A USD 23
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	16-Dec-2022	19-Dec-2022	30-Dec-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	16-Dec-2024	19-Dec-2025	30-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 16-Jun-2023	At par on 19-Jun-2023	At par on 30-Dec-2023
		At par on each June and	At par on each June and	At par on each March, June,
		December 16, commencing Jun	December 19, commencing Jun	September and December 30,
		16, 2023 up to and excluding the	19, 2023 up to and excluding the	commencing Dec 30, 2023 up to
16	Subsequent call dates, if applicable	maturity date	maturity date	and excluding the maturity date
17	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.40%	Fixed 5.50%	Fixed 5.50%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
30	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
29 30	into Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	110	110	110
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Franchisco 6	Franchisch I " "	Franchis () " "
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No No	No No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form	<u> </u>		
	Prospectus	MTN Droop cativa	MTNI Dragge store	MTNI Droops - to
-		MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		roopodido Oupplement	100poolus Oupplement	1 100pooluo Ouppiement
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06374VC99	Final Terms - CUSIP: 06374VCA	Final Terms - CUSIP: 06374VCB
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	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	063741/000	063741/006	002741/054
2	for private placement)	06374VCC8	06374VCD6	06374VCE4
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 8.577	N/A USD 12	N/A USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Dec-2022	30-Dec-2022	18-Jan-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	30-Dec-2026	30-Dec-2024	18-Jan-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 30-Dec-2023	At par on 30-Jun-2023	At par on 18-Jan-2024
		At par on each June and	At par on each June and	At par on each January, April,
		December 30, commencing Dec		July and October 18,
		30, 2023 up to and excluding the	30, 2023 up to and excluding the	commencing Jan 18, 2024 up to
16	Subsequent call dates, if applicable	maturity date	maturity date	and excluding the maturity date
17	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.40%	Fixed 5.25%	Fixed 5.70%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts	N/A	NI/A	NI/A
29 30	Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	110	110	110
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Franchisco 6	Franchisch I " "	Franchis () " "
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No No	No No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form	<u> </u>		
	Prospectus	MTN Droop cativa	MTNI Dragge store	MTNI Droops - tri-
-	•	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		roopodido Oupplement	100poolus Oupplement	1 100pooluo Ouppiement
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06374VCC	Final Terms - CUSIP: 06374VCD	Final Terms - CUSIP: 06374VCE
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Susur call subject to prior supervisory approval Yes Y		tures Of Regulatory Capital Instruments			
1 Numer Sequence	(\$ million	s except as noted)			
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2 for grinder piecenemit) 66574VCFI 06574VCFI 065744VCFI 06574VCFI	1		BMO	ВМО	ВМО
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A Covering lavel) of the instrument Meansh yith enforceability requirement of Section 33 30 of the TLAC ferm Short is achieved (for other LAC eligible instruments) separate (see the property of the TLAC ferm Short is achieved (for other LAC eligible instruments) governed by foreign show) A Registrior proctioned: A Registrior proctioned: A Registrior proctioned: A Registrior proctioned: A Registrior proctioned: A Registrior proctioned: A Registrior proctioned: A Registrior proctioned: B Registrior proctioned: A Registrior p	2	for private placement)	06374VCF1	06374VCG9	06374VCH7
A Coverning lavely of the instrument Means by which referrosability requirement of Section 33 5 of the TLAC from Short is achieved (for other LLAC rigidate instruments governed by foreign from 1.4.C rigidate instruments governed by foreign from 1.4.C rigidate instruments governed by foreign from 1.4.C rigidate instruments governed by foreign from 1.4.C rigidate instruments governed by foreign from 1.4.C rigidate instruments governed by foreign from 1.4.C rigidate instruments governed by foreign from 1.4.C rigidate instruments governed by foreign from 1.4.C rigidate instruments governed by foreign from 1.4.C rigidate instruments governed by foreign from 1.4.C rigidate instruments governed by foreign from 1.4.C rigidate instruments governed by foreign governed governe					
Meson by which enforceability requirement of Section 13 als of the TLC family set is Artificial Contractual Contra			Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3a Orien TLK Tern Sheet is schiesed (for other LTK-delpible Instruments powered by foreign level) = Mode Contractual Contractual Contractual	3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
instruments governed by foreign law) Regulatory treatment 4 Transforont Boset III rules N/A N/A N/A N/A N/A N/A N/A N/		Means by which enforceability requirement of Section 13			
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4 Transitional facet in rules 5 Peat constituted Search I rules NNA NNA NNA NNA NNA NNA NNA NNA NNA NNA		, , ,	Contractual	Contractual	Contractual
5 Pest transitional Basel III rules 6 Righes at solving-proup/perglosco NA NA NIA NIA NIA 7 Instrument type 1 Instrument type 1 Instrument type 1 Instrument type 1 Instrument type 1 Instrument type 2 Instrument type 2 Instrument type 3 Instrument 3 Instrument type 3 Instrument 3 Instrument type 3 Instrument 3 Instrument type 3 Instrument 3 Instrument 3 Instrument 4 Instrument 4 Instrument 4 Instrument 5 Instrument 5 Instrument 6 Instrument 6 Instrument 6 Instrument 6 Instrument 6 Instrument 6 Instrument 6 Instrument 6 Instrument 6 Instrument 6 Instrument 6 Instrument 6 Instrument 6 Instrument 6 Inst		<u> </u>	NI/A	NI/A	NI/A
6 Eligible at sool/groun/proup/sool/sool NA NA NA NA NA NA NA NA NA NA NA NA NA					
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9 Par value of instrument USD 5 USD 5 USD 5 USD 6 USD 6 Liability - fair value option Usb 6 USD 6 20 - Jan-202 20 - Jan-					
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11 Original date of issuance / Settlement					
Dated Date		-		·	
13 Original maturity date / Final maturity 17-Jul-2026 16-Jan-2028 20-Jan-202 14 Issuer call subject to prior supervisory approval Yes Yes Yes Optional call date, contingent call dates and Optional call dates and Issuer call subject to prior supervisory approval Yes Yes Optional call date, contingent call dates and Optional country of the Issuer call dates and Issuer ca					
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Optional call date, contingent call dates and redemption amount / Initial inaturity At par on each January, April, July and October 17, commencing July and October 18, July and October 17, commencing July 20, 2023 and excluding the maturity date and excluding the maturity date and excluding the maturity date and excluding date of floating dividend/coupon Fixed Subsequent call dates, if applicable and excluding the maturity date and excludi		, , ,			
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July and October 18, 2024 up to and excluding the maturity date and excluding the samples and excluding the maturity date and excluding the maturity date and excluding the samples and excluding the maturity date and excluding the samples and excluding the maturity date and excluding th		,	,	·	·
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July and October 18, 2024 up to and excluding the maturity date and excluding the substitute and excluding the maturity date and excluding the substitute and excluding the maturity date and excluding the maturity date ande					
July and October 18, 2024 up to and excluding the maturity date and excluding the samples and excluding the maturity date and excluding the samples and excluding the maturity date and excluding the maturity date and exclud					
July and October 18, 20, commencing Jul 20, 2023 to commencing Jul 20, 2023 to and excluding the maturity date and excluding the maturity date and excluding the maturity date and excluding the maturity date. 17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed Fixed Fixed State of floating dividend stopper No No No No No No No No No No No No No			At par on each January, April,	At par on each January, April,	At par on each January and July
16 Subsequent call dates, if applicable and excluding the maturity date coupons/dividends			July and October 17,		20, commencing Jul 20, 2023 up
Coupons/dividends			, ,	0 ,	
17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed 5.5% 5.55% 5.55% 5.50	16		and excluding the maturity date	and excluding the maturity date	date
18 Coupon rate and any related index 19 Existence of a dividend stopper No Pully discretionary, partially discretionary or Mandatory Man	17		Fixed	Fixed	Fixed
Existence of a dividend stopper					5.50%
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No No No No No No No No No No No					
Existence of a step up or other incentive to redeem		Fully discretionary, partially discretionary or			
22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, fully or partially 27 If convertible, conversion rate 28 If convertible, conversion rate 29 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts 29 Into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If write-down, permanent or temporary 35 If write-down, description of write-down mechanism 34a Type of subordination 45 Postportus 45 Postportus 46 Postportus 47 Pospectus / Base Shelf Prospectus / Short Form 47 Prospectus 47 Prospectus Supplement 47 Prospectus Sup	20	mandatory	Mandatory	Mandatory	Mandatory
23 Convertible or non-convertible Non-converti	21	Existence of a step up or other incentive to redeem	No	No	No
24 If convertible, conversion trigger (s) N/A N/A N/A N/A 25 If convertible, fully or partially N/A N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into If convertible, specify instrument it converts N/A N/A N/A N/A N/A 30 Write-down feature No No No No No 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, description of write-down mechanism If yep of subordination Exemption from subordination Exemption from subordination Exemption from subordination If yep of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities No No No No No No No No No No No No No					
25 If convertible, fully or partially N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A					
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A					
27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A N/A 30 Write-down feature No No No No No No No No No No No No No		. , , ,			
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A N/A N/A N/		·			
If convertible, specify issuer of instrument it converts N/A N/A N/A N/A N/A N/A N/A N/		, and a second conversion			
If convertible, specify issuer of instrument it converts N/A N/A N/A N/A N/A N/A N/A N/	28	If convertible, specify instrument type convertible into			
30 Write-down feature No No No No No					
31					
32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write- 34 down mechanism 34a Type of subordination Exemption from subordination			No	No	No
33					
If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features No No No No No No No No No No No No No					
34a Type of subordination Exemption from subordination	33				
Type of subordination Position in subordination Exemption from subordination Exemption from subordination Position in subordination Pari pasu to Deposit Liabilities Non-compliant transitioned features No No No If yes, specify non-compliant features N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus MTN Prospectus MTN Prospectus MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supp	34	· · · · · · · · · · · · · · · · · · ·			
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features No No No No No No No No No No No No No N			Exemption from subordination	Exemption from subordination	Exemption from subordination
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features No No No No No No No No No No No No No					
36 Non-compliant transitioned features No No No No 37 If yes, specify non-compliant features N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus MTN Prospectus MTN Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Pr		Position in subordination hierarchy in liquidation (specify			
37 If yes, specify non-compliant features N/A N/A N/A N/A			·	· · · · · · · · · · · · · · · · · · ·	<u> </u>
Prospectus / Base Shelf Prospectus / Short Form Prospectus MTN Prospectus MTN Prospectus MTN Prospectus MTN Prospectus MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement			-		
Prospectus MTN Prospectus MTN Prospectus MTN Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement	37	It yes, specity non-compliant features	N/A	N/A	N/A
Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement		Prospectus / Base Shelf Prospectus / Short Form			
Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement		Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement					
Pricing Supplement (if applicable)		Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
Pricing Supplement (if applicable)					
		Pricing Supplement (if applicable)			
Final Terms - CUSIP: 06374VCF Final Terms - CUSIP: 06374VCG Final Terms - CUSIP: 06374VCG			Final Terms - CUSIP: 06374VCF	Final Terms - CUSIP: 06374VCG	Final Terms - CUSIP: 06374VCH

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000741/0 10	000741/01/0	000741/010
2	for private placement)	06374VCJ3	06374VCK0	06374VCL8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 2	N/A USD 12	N/A USD 12.705
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	20-Jan-2023	17-Jan-2023	31-Jan-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	21-Jan-2025	17-Jan-2025	31-Jan-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and		47 1 1 0000	
15	redemption amount / Initial maturity	At par on 20-Jul-2023	At par on 17-Jul-2023	At par on 31-Jan-2024
				A4 4b - 141 d d-4-
		At par on each January and July	At par on each January and July	At par on the last calendar date of January, April, July and
			17, commencing Jul 17, 2023 up	
		to and excluding the maturity	to and excluding the maturity	2024 up to and excluding the
16	Subsequent call dates, if applicable	date	date	maturity date
17	Coupons/dividends	Fixed	Fived	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.20%	Fixed 5.25%	Fixed 5.40%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			1.10
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
30	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
29 30	Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	110	110	110
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Franchisco 6	Franchisco 6	Everyther (
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No No	No No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form	<u> </u>		
	Prospectus	MTN Droop cativa	MTN Droop cation	MTNI Droops - tri-
-	•	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		roopodido Oupplement	100poolus Supplement	1 100pooluo Ouppiement
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06374VCJ3	Final Terms - CUSIP: 06374VCK	Final Terms - CUSIP: 06374VCL8
		· · · 		

(\$ millions				
	s except as noted)			
1		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06374VCM6	06374VCN4	06374VCP9
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Guier 12 to manument	Other 1270 matument	Other TEXO Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5	USD 32	USD 13
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	31-Jan-2023	30-Jan-2023	31-Jan-2023
12	Perpetual or dated	Dated 2 Feb 2026	Dated 20 Jan 2026	Dated 31 Ion 2025
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	2-Feb-2026 Yes	30-Jan-2026 Yes	31-Jan-2025 Yes
14	issuer can subject to prior supervisory approval	160	160	1 53
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 31-Jul-2023	At par on 30-Jul-2023	At par on 31-Jul-2023
15	redemption amount / initial maturity	At par 011 31-3ui-2023	At par 011 30-3u1-2023	At par 011 31-301-2023
		At par on each January and July	At par on each January and July	At par on each January and July
			30, commencing Jul 30, 2023 up	
		to and excluding the maturity	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
47	Coupons/dividends	Pina d	Character of the control of the cont	
17 18	Fixed or floating dividend/coupon		Fixed	Fixed
10	Coupon rate and any related index	Fixed 5 00%	E 2E9/	Fixed 5 10%
19	Coupon rate and any related index	5.00%	5.25% No	5.10%
19	Existence of a dividend stopper		5.25% No	
	Existence of a dividend stopper Fully discretionary, partially discretionary or	5.00% No	No	5.10% No
19 20 21	Existence of a dividend stopper	5.00%	No	5.10%
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	5.00% No Mandatory No Cumulative	No Mandatory No Cumulative	5.10% No Mandatory No Cumulative
20 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	5.00% No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	5.10% No Mandatory No Cumulative Non-convertible
20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	5.00% No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	5.10% No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	5.00% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	5.10% No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	5.00% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	5.10% No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, enandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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, enandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	5.00% 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	5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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 N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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 N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	S.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	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	S.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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	S.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	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	S.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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus	S.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	S.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus	5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06374VCQ7	06374VCR5	258361709
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
<u>4</u> 5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 8 Liability - fair value option	USD 15.1 Liability - fair value option	EUR 50 Liability - fair value option
11	Original date of issuance / Settlement	31-Jan-2023	31-Jan-2023	6-Feb-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	31-Jan-2028	31-Jan-2028	6-Feb-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 31-Jan-2024	At par on 31-Jan-2024	At par on 06-Feb-2025
		At par on the last calendar day of January, April, July and	At par on each January and July	
		October, commencing Jan 31,	31, commencing Jan 31, 2024	
		2024 up to and excluding the	up to and excluding the maturity	
16	Subsequent call dates, if applicable	maturity date	date	At par on February 6, 2025
17	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.06%	Fixed 5.40%	Fixed 4.45%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
30	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
30	Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	110	110	110
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Franchisco 6	Franchisch I " "	Franchis () " "
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No No	No No	No No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form	<u> </u>		
	Prospectus	MTN Droop cativa	MTNI Dragge store	NID Proposition
<u> </u>	•	MTN Prospectus	MTN Prospectus	NIP Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	NIP Prospectus Supplement
		roopodido Oupplement	100poolus Oupplement	т тоорооно опристени
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06374VCQ	Final Terms - CUSIP: 06374VCR	Final Terms - CUSIP: 258361709
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	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0000011100	200001111/4	0000011114/0
2	for private placement)	06368LHS8	06368LHV1	06368LHW9
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	U.3 Liability - fair value option	USD 1 Liability - fair value option	USD 0.695 Liability - fair value option
11	Original date of issuance / Settlement	3-Feb-2023	2-Feb-2023	3-Feb-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	3-Feb-2028	2-Feb-2028	3-Feb-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 03-Feb-2024	#N/A	At par on 03-Feb-2024
		At par on each February and		At par on each February and
		At par on each February and August 3, commencing Feb 03.		At par on each February and August 3, commencing Feb 03.
		At par on each February and August 3, commencing Feb 03, 2024 up to and excluding the		At par on each February and August 3, commencing Feb 03, 2024 up to and excluding the
16	Subsequent call dates, if applicable	August 3, commencing Feb 03,	#N/A	August 3, commencing Feb 03,
	Coupons/dividends	August 3, commencing Feb 03, 2024 up to and excluding the maturity date		August 3, commencing Feb 03, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed	Fixed	August 3, commencing Feb 03, 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 03, 2024 up to and excluding the maturity date	Fixed 7.60%	August 3, commencing Feb 03, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 4.90%-5.30%	Fixed	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 5.15%-5.65%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 4.90%-5.30%	Fixed 7.60% No	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 5.15%-5.65%
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 4.90%-5.30% No Mandatory No	Fixed 7.60% No Mandatory No	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 5.15%-5.65% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 4.90%-5.30% No Mandatory No Cumulative	Fixed 7.60% No Mandatory No Cumulative	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 5.15%-5.65% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 4.90%-5.30% No Mandatory No Cumulative Non-convertible	Fixed 7.60% No Mandatory No Cumulative Non-convertible	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 5.15%-5.65% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 4.90%-5.30% No Mandatory No Cumulative Non-convertible N/A	Fixed 7.60% No Mandatory No Cumulative Non-convertible N/A	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 4.90%-5.30% No Mandatory No Cumulative Non-convertible	Fixed 7.60% No Mandatory No Cumulative Non-convertible	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 5.15%-5.65% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 4.90%-5.30% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 7.60% No Mandatory No Cumulative Non-convertible N/A N/A	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 4.90%-5.30% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 7.60% No Mandatory No Cumulative Non-convertible N/A N/A	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 4.90%-5.30% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 7.60% No Mandatory No Cumulative Non-convertible N/A N/A	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 4.90%-5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 7.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 4.90%-5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 7.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If 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 03, 2024 up to and excluding the maturity date Fixed 4.90%-5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 7.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 4.90%-5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 7.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 4.90%-5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 7.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 4.90%-5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 7.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 4.90%-5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 7.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 4.90%-5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 7.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 4.90%-5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 7.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 4.90%-5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 7.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 4.90%-5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	Fixed 7.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If 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 03, 2024 up to and excluding the maturity date Fixed 4.90%-5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 7.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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 03, 2024 up to and excluding the maturity date Fixed 4.90%-5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	Fixed 7.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 4.90%-5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	Fixed 7.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 4.90%-5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	Fixed 7.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 4.90%-5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	Fixed 7.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 3, commencing Feb 03, 2024 up to and excluding the maturity date Fixed 5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A

(\$ million	tures Of Regulatory Capital Instruments			
1	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06368LJB3	063681 154	002001 INI
2	for private placement)	U6368LJB3	06368LJF4	06368LJN7
			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 N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Carlot 12 to morament	Carlor 12 to monament	Cition 12 to motivament
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.66		USD 0.05
10	Accounting classification Original data of issuance / Settlement	Liability - fair value option 8-Feb-2023	Liability - fair value option 8-Feb-2023	Liability - fair value option 17-Feb-2023
11	Original date of issuance / Settlement Perpetual or dated	Dated 8-Feb-2023	Dated 8-Feb-2023	17-Feb-2023 Dated
13	Original maturity date / Final maturity	8-Feb-2028	8-Feb-2028	17-Feb-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 08-Feb-2024	At par on 08-Feb-2024	At par on 17-Aug-2023
		At par on each February and	At par on each February and	At par on each February and
		August 8, commencing Feb 08,	August 8, commencing Feb 08,	August 17, commencing Aug 17,
		2024 up to and excluding the	2024 up to and excluding the	2023 up to and excluding the
16	Subsequent call dates, if applicable		maturity date	
1	1 11	maturity date	maturity date	maturity date
17	Coupons/dividends	-	-	-
17 18	1 11	Fixed 5.20%-5.60%	Fixed 4.95%-5.25%	Fixed
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	Fixed	Fixed
18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 5.20%-5.60% No	Fixed 4.95%-5.25% No	Fixed 5.35%
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 5.20%-5.60% No Mandatory	Fixed 4.95%-5.25% No Mandatory	Fixed 5.35% No Mandatory
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 5.20%-5.60% No Mandatory	Fixed 4.95%-5.25% No Mandatory	Fixed 5.35% No Mandatory No
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 5.20%-5.60% No Mandatory No Cumulative	Fixed 4.95%-5.25% No Mandatory No Cumulative	Fixed 5.35% No Mandatory No Cumulative
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 5.20%-5.60% No Mandatory	Fixed 4.95%-5.25% No Mandatory	Fixed 5.35% No Mandatory No
18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A
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 5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion	Fixed 5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A
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 5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A
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 5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 5.35% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.35% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Fixed 5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 5.35% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.35% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 5.20%-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 4.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	Fixed 5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 4.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 4.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	Fixed 5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 4.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 4.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Fixed 5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 4.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 4.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Fixed 5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 4.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 4.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 4.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No

(S million	tures Of Regulatory Capital Instruments			
(Ş-IIIIIIOII	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	ВМО
2	for private placement)	06368LJP2	06368LJT4	06368LJS6
	, and the second			
	Commission law (a) of the instrument		Province of Ontario and the laws	Province of Ontario and the laws of Canada applicable therein
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	or Carrada applicable trierein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 0.06 Liability - fair value option	3.385 Liability - fair value option	0.963 Liability - fair value option
11	Original date of issuance / Settlement	17-Feb-2023	·	24-Feb-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-Feb-2025		24-Feb-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Ontinual call data continuant call datas and			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 17-Aug-2023	At par on 24-Feb-2024	At par on 24-Feb-2024
13	reactification amount / initial maturity	711 par 511 17 71ag 2525	7 (par 611 2 1 1 05 202 1	7 K Par 311 2 1 1 35 202 1
		At par on each February and	At par on each February and August 24, commencing Feb 24,	At par on each February and
		2023 up to and excluding the	2024 up to and excluding the	2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends	-		-
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed F 200/	Fixed 5.15%-5.50%	Fixed 5.00%-5.25%
19	Existence of a dividend stopper	No	No	No
			1	
1	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	mandatory Existence of a step up or other incentive to redeem	No	No	Mandatory No
21 22	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	Mandatory No Cumulative
21	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No	No	Mandatory No
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	Mandatory No Cumulative Non-convertible
21 22 23 24 25 26	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26 27	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27 28 29 30	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A

44	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0000011/50	0000011414	000741/000
2	for private placement)	06368LKF2	06368LKJ4	06374VCS3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.114	USD 0.25	USD 28
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	24-Feb-2023	24-Feb-2023 Dated	10-Feb-2023 Dated
12	Perpetual or dated Original maturity date / Final maturity	Dated 24-Feb-2025	24-Feb-2025	10-Feb-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	san saajeet to prior supervisory approval	1 · · · ·		L+ -+
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 24-Feb-2024	At par on 24-Feb-2024	At par on 10-Aug-2023
	reactification amount / initial material	pan an an an an an		par on to the graduate
		At par on each February and	At par on each February and	At par on each February and
			August 24, commencing Feb 24,	August 10, commencing Aug 10,
		2024 up to and excluding the	2024 up to and excluding the	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
18	Coupon rate and any related index	5.40%-5.70%	5.60%-5.75%	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 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	,,		III/A	
4/	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
28 29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A N/A
28 29 30	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A	N/A	N/A
28 29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A	N/A	N/A N/A
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	N/A N/A	N/A	N/A N/A
29 30 31 32	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A N/A	N/A	N/A N/A
28 29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A	N/A	N/A N/A
28 29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A	N/A	N/A N/A
28 29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A No	N/A N/A No	N/A N/A No
28 29 30 31 32 33 34 34a	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	N/A N/A No Exemption from subordination	N/A N/A No Exemption from subordination	N/A N/A No Exemption from subordination
28 29 30 31 32 33 34 34a	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

(\$ million	tures Of Regulatory Capital Instruments			
	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002741/175	002741/11/2	062741/170
2	for private placement)	06374VJX5	06374VJY3	06374VJZ0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 10	N/A USD 7.98	N/A USD 6
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10-Feb-2023	14-Feb-2023	15-Feb-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10-Feb-2025	14-Feb-2028	17-Feb-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
45	Optional call date, contingent call dates and	A4 nor on 10 Aug 2022	At now on 44 Feb 2024	A4 nor on 45 Aug 2022
15	redemption amount / Initial maturity	At par on 10-Aug-2023	At par on 14-Feb-2024	At par on 15-Aug-2023
		At par on each February, May,	At par on each February, May,	At par on each February and
		August and November 10,	August and November 14,	August 15, commencing Aug 15,
		commencing Aug 10, 2023 up to	commencing Feb 14, 2024 up to	2023 up to and excluding the
16	Subsequent call dates if applicable			
10	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 or floating dividend/coupon Coupon rate and any related index	-	Fixed 5.40%	Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon	Fixed 5.00%	Fixed	Fixed 5.00%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 5.00% No Mandatory	Fixed 5.40% No Mandatory	Fixed 5.00% 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 5.00% No Mandatory No	Fixed 5.40% No Mandatory No	Fixed 5.00% 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 5.00% No Mandatory No Cumulative	Fixed 5.40% No Mandatory No Cumulative	Fixed 5.00% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 5.00% No Mandatory No	Fixed 5.40% No Mandatory No	Fixed 5.00% 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 5.00% No Mandatory No Cumulative Non-convertible	Fixed 5.40% No Mandatory No Cumulative Non-convertible	Fixed 5.00% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 5.00% No 5.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.40% No 5.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Fixed 5.00% No 5.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.40% No 5.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed 5.00% No 5.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.40% No 5.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 5.00% No 5.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.40% No 5.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 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	Fixed 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	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 5.00% No 5.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.40% No 5.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 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	Fixed 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	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 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	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 5.40% No 5.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No N/A N/A	Fixed 5.40% No 5.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No N/A N/A	Fixed 5.40% No 5.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Fixed 5.40% No 5.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Prospectus	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus

(\$ million	tures Of Regulatory Capital Instruments			
	s except as noted)			
1		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	00274\//24	002747/1/47	000741/1/54
2	for private placement)	06374VK21	06374VK47	06374VK54
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 6	N/A USD 10	N/A USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Feb-2023	17-Feb-2023	27-Feb-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Feb-2028	17-Feb-2026	27-Feb-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 15-Feb-2024	At par on 17-Aug-2023	At par on 27-Aug-2023
		At par on each February and	At par on each February and	At par on each February and
		August 15, commencing Feb 15,	August 17, commencing Aug 17,	, ·
		2024 up to and excluding the	2023 up to and excluding the	2023 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
17	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.05%	Fixed 5.250%	Fixed
19	Existence of a dividend stopper			5 10%
		INO	INo	
	Fully discretionary, partially discretionary or	No	No	5.10% No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	No Mandatory
21	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	No Mandatory No
21 22	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Cumulative	Mandatory No Cumulative	No Mandatory No Cumulative
21 22 23	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
21 22	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Cumulative	Mandatory No Cumulative	No Mandatory No Cumulative
21 22 23 24	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000711/4/00	0007414670	0007414600
2	for private placement)	06374VK62	06374VK70	06374VK88
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 6.58 Liability - fair value option	USD 5 Liability - fair value option	USD 5 Liability - fair value option
11	Original date of issuance / Settlement	28-Feb-2023	28-Feb-2023	
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Feb-2028	28-Feb-2028	I .
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-Feb-2024	At par on 28-Feb-2024	At par on 28-Aug-2023
		At par on each February, May,	At par on each February, May,	At par on each February and
		August and November 28,	August and November 28,	August 28, commencing Aug 28,
		commencing Feb 28, 2024 up to	commencing Feb 28, 2024 up to	
16	Subsequent call dates, if applicable	and excluding the maturity date	and excluding the maturity date	maturity date
17	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.60%	Fixed 5.35%	Fixed 5.30%
19	Existence of a dividend stopper	No S.8676	No Sied /	No Sied / S
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
29 30	Write-down feature	No No	No No	No No
31	If write-down, write-down trigger (s)		1	1
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Everytian frame substantia - 41-	Evernation from substantia -41-	Everytion from sub-seller-ti-
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
		INTER FIUSPECIUS	INTER FIUSPECIUS	INTEN FIUSPECIUS
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
<u></u>		Final Terms - CUSIP: 06374VK62	Final Terms - CUSIP: 06374VK70	Final Terms - CUSIP: 06374VK88

(C maillian	tures Of Regulatory Capital Instruments			
(S million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002747/1/00	002001 KM7	063601 KO0
2	for private placement)	06374VK96	06368LKM7	06368LKQ8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	NI/A	NI/A	NI/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3	USD 10	0.025
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 28-Feb-2023	Liability - fair value option	Liability - fair value option
11	Perpetual or dated	28-Feb-2023 Dated	B-Mar-2023 Dated	3-Mar-2023 Dated
13	Original maturity date / Final maturity	2-Mar-2026		3-Mar-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 28-Aug-2023	At par on 08-Sep-2023	At par on 03-Mar-2024
		At par on each February, May,	At par on each March and	At par on each March and
		August and November 28,	September 8, commencing Sep	September 3, commencing Mar
16	Subsequent call dates, if applicable	commencing Aug 28, 2023 up to and excluding the maturity date	08, 2023 up to and excluding the maturity date	03, 2024 up to and excluding the maturity date
16	Coupons/dividends	and excidding the maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.40%	5.45%	5.30%-5.75%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory No	Mandatory
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No		,
23	i isoncumulative of Cultifidative	Cumulative		No
		Cumulative Non-convertible	Cumulative	No Cumulative
24	Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A		No
	Convertible or non-convertible	Non-convertible	Cumulative Non-convertible	No Cumulative Non-convertible
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	Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
24 25	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
24 25 26 27	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	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
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	Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
24 25 26 27 28	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
24 25 26 27	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	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
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 into	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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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 N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO
24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO
24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Non-convertible N/A 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 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 NO
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LKR6	06368LKP0	06368LKN5
	ioi private piacement)	OOSOBERINO	OOSOBERI O	OOSOCERINS
		Province of Ontario and the laws	Province of Ontario and the laws	
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
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 0.1	USD 0.08
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	3-Mar-2023		3-Mar-2023
12	Perpetual or dated Original maturity date / Final maturity	Dated 3-Mar-2028	Dated 3-Mar-2028	Dated 3-Mar-2028
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	Yes	Yes 3-Mar-2028	Yes
14	issuer can subject to prior supervisory approvar	163	163	163
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 03-Mar-2024	At par on 03-Mar-2024	At par on 03-Mar-2024
			l.,	
		At par on each March and September 3, commencing Mar	At par on each March and September 3, commencing Mar	At par on each March and September 3, commencing Mar
		03, 2024 up to and excluding the	, ,	03, 2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends	le: ,	F	i .
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.05%-5.50%	Fixed 6.00%	Fixed 5.75%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	Management to the second secon			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write- down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
		,	,	,
1	Position in subordination hierarchy in liquidation (specify			
Ì		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 N/A		NI/A
	Non-compliant transitioned features If yes, specify non-compliant features	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
36	Non-compliant transitioned features If yes, specify non-compliant features	-		N/A
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	-		N/A
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	-		N/A
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	-		N/A
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A		

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LKS4	06368LLB0	06368LKY1
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	21/2		.
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A 40	N/A 0.02	N/A 0.123
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	3-Mar-2023	·	10-Mar-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	3-Mar-2026		10-Mar-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Ontional call data contingent call dates and			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 03-Mar-2024	At par on 10-Mar-2024	At par on 10-Mar-2024
	reactification attraction at the state of th			
1				
		At par on each March and	At par on each March and	At par on each March and
		September 3, commencing Mar	September 10, commencing Mar	September 10, commencing Mar
16	Subsequent call dates, if applicable		September 10, commencing Mar	September 10, commencing Mar
	Coupons/dividends	September 3, commencing Mar 03, 2024 up to and excluding the maturity date	September 10, commencing Mar 10, 2024 up to and excluding the maturity date	September 10, commencing Mar 10, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	September 3, commencing Mar 03, 2024 up to and excluding the maturity date	September 10, commencing Mar 10, 2024 up to and excluding the maturity date	September 10, commencing Mar 10, 2024 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September 3, commencing Mar 03, 2024 up to and excluding the maturity date Fixed 5.15%	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.20%-5.40%	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.00%-5.20%
17	Coupons/dividends Fixed or floating dividend/coupon	September 3, commencing Mar 03, 2024 up to and excluding the maturity date	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.20%-5.40%	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	September 3, commencing Mar 03, 2024 up to and excluding the maturity date Fixed 5.15%	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.20%-5.40%	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.00%-5.20%
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	September 3, commencing Mar 03, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.20%-5.40% No Mandatory No	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.00%-5.20% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	September 3, commencing Mar 03, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.20%-5.40% No Mandatory No Cumulative	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.00%-5.20% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	September 3, commencing Mar 03, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.20%-5.40% No Mandatory No Cumulative Non-convertible	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.00%-5.20% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	September 3, commencing Mar 03, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.20%-5.40% No Mandatory No Cumulative	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.00%-5.20% No Mandatory No Cumulative
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	September 3, commencing Mar 03, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.20%-5.40% No Mandatory No Cumulative Non-convertible N/A	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.00%-5.20% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	September 3, commencing Mar 03, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.20%-5.40% No Mandatory No Cumulative Non-convertible N/A N/A	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.00%-5.20% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion	September 3, commencing Mar 03, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.20%-5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.00%-5.20% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	September 3, commencing Mar 03, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.20%-5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.00%-5.20% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion	September 3, commencing Mar 03, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.20%-5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.00%-5.20% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	September 3, commencing Mar 03, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.20%-5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.00%-5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	September 3, commencing Mar 03, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.20%-5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.00%-5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	September 3, commencing Mar 03, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.20%-5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.00%-5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	September 3, commencing Mar 03, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.20%-5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.00%-5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	September 3, commencing Mar 03, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.20%-5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.00%-5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	September 3, commencing Mar 03, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.20%-5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.00%-5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	September 3, commencing Mar 03, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.20%-5.40% No Mandatory No Cumulative No-convertible N/A N/A N/A N/A N/A N/A	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.00%-5.20% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	September 3, commencing Mar 03, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.20%-5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.00%-5.20% 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	September 3, commencing Mar 03, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.20%-5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.00%-5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	September 3, commencing Mar 03, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.20%-5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.00%-5.20% 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of 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 3, commencing Mar 03, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.20%-5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.00%-5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	September 3, commencing Mar 03, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.20%-5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.00%-5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of 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 3, commencing Mar 03, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.20%-5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.00%-5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	September 3, commencing Mar 03, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.20%-5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.00%-5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 3, commencing Mar 03, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.20%-5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.00%-5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 3, commencing Mar 03, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.20%-5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 10, commencing Mar 10, 2024 up to and excluding the maturity date Fixed 5.00%-5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LLC8	06368LLD6	06368LLE4
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 1.489	USD 1.515	USD 0.5
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
12	Perpetual or dated	Dated 13 Mar 2026	Dated 13 Mar 2026	Dated 13 Mar 2025
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	13-Mar-2026 Yes	13-Mar-2026 Yes	13-Mar-2025 Yes
14	1330CF CONTINUE TO PRIOR SUPERVISORY APPROVAL	1.00	1.00	100
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 13-Mar-2024	At par on 13-Mar-2024	At par on 13-Mar-2024
		At par on each March and	At par on each March and	At par on each March and
		September 13, commencing Mar	September 13, commencing Mar	September 13, commencing Mar
16	Cubacquant cell dates if applicable	September 13, commencing Mar 13, 2024 up to and excluding the	September 13, commencing Mar 13, 2024 up to and excluding the	September 13, commencing Mar 13, 2024 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	September 13, commencing Mar	September 13, commencing Mar	September 13, commencing Mar
16 17	Coupons/dividends	September 13, commencing Mar 13, 2024 up to and excluding the	September 13, commencing Mar 13, 2024 up to and excluding the	September 13, commencing Mar 13, 2024 up to and excluding the
		September 13, commencing Mar 13, 2024 up to and excluding the maturity date	September 13, commencing Mar 13, 2024 up to and excluding the maturity date	September 13, commencing Mar 13, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	September 13, commencing Mar 13, 2024 up to and excluding the maturity date	September 13, commencing Mar 13, 2024 up to and excluding the maturity date	September 13, commencing Mar 13, 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	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 6.00%	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.85%	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.70% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 6.00%	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.70% 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	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.85%	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.70% No
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary 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 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date 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	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary 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 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A N/A N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 349	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 349	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 349	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in 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 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 349	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in 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 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 349	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002747/// 42	002747/1/104	002741/1/00
2	for private placement)	06374VKA3	06374VKB1	06374VKC9
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	NI/A	NI/A	NI/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 8.4	USD 10	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	15-Mar-2023 Dated	Dated 16-Mar-2023	Dated 22-Mar-2023
13	Original maturity date / Final maturity	15-Mar-2028		22-Mar-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	, , , , , , , , , , , , , , , , , , ,			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 15-Mar-2024	At par on 16-Sep-2023	At par on 22-Mar-2024
	,,		.,,	
		At par on each March, June,	At par on each March, June,	At par on each March, June,
		September and December 15,	September and December 16,	September and December 22,
		commencing Mar 15, 2024 up to	commencing Sep 16, 2023 up to	commencing Mar 22, 2024 up to
16	Subsequent call dates, if applicable	and excluding the maturity date	and excluding the maturity date	and excluding the maturity date
	Coupons/dividends	E	E. I	E. I
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.80%	Fixed 5.60%	Fixed 6.00%
19	Existence of a dividend stopper	No 5.60%	No 5.60%	No
13	Fully discretionary, partially discretionary or	140	140	140
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	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	in convertible, manuatory or optional conversion	IN/A	11/73	11/73
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write- down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
3-4				
	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
-		INTERVENCE IN THE PROPERTY OF	INTIN FTUSPECIUS	INTIN FTUSPECIUS
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06374VKA	Final Terms - CUSIP: 06374VKB	Final Terms - CUSIP: 06374VKC
	·			

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VKD7	06368LMK9	06368LML7
	ioi private piacement)	00374VKD7	OOGOLIVING	OOSOCIVILY
		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	Cantractual	Cantractual
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	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 6	7	4.5
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	6-Apr-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Mar-2028	6-Apr-2026	6-Apr-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Ontional call data contingent call dates and			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 15-Mar-2024	At par on 06-Apr-2024	At par on 06-Apr-2024
- 13	reachiption amount / initial maturity	7 K Par 611 10 Wai 2021	7 K Pair 611 60 7 KP1 202 1	7 (par 611 66 7 (pr 262 1
		At par on each March, June,		At par on each April and October
		September and December 15,	, , , , ,	6, commencing Apr 06, 2024 up
16	Subsequent call dates, if applicable	commencing Mar 15, 2024 up to and excluding the maturity date	to and excluding the maturity date	to and excluding the maturity date
10	Coupons/dividends	and excluding the maturity date	date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.70%	5.00%	4.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatan
20	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial If write-down, permanent or temporary			
33	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify	Designation Designation of the Control	Designation Designation of the Control	Ded and to De 1911 1991
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
36	If yes, specify non-compliant features	N/A	N/A	N/A
3,	, . , , , , , , , , , , , , , , , , , ,			
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
ļ	i i ospettus	MTN Prospectus		
	Supplement to Base Shelf Prospectus (if applicable)	MTN Droop cative Over 1		
	,	MTN Prospectus Supplement		
	Pricing Supplement (if applicable)			
	. 0	Final Terms - CUSIP: 06374VKD	Final Terms - CUSIP: 06368LMK	Final Terms - CUSIP: 06368LML7

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LMQ6	06368LNF9	06368LNE2
	for private placement)	06366EIVIQ6	00308ENF9	UGGGGLINEZ
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	NI/A	N1/0
9	millions, as of most recent reporting date) Par value of instrument	N/A 2.099	N/A USD 1.5	N/A USD 0.03
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	6-Apr-2023	21-Apr-2023	21-Apr-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	6-Apr-2030	·	21-Apr-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
4.5	Optional call date, contingent call dates and	At not on 00 Ant 2024	At not on 24 Apr 2024	At no. on 24 Ans 2024
15	redemption amount / Initial maturity	At par on 06-Apr-2024	At par on 21-Apr-2024	At par on 21-Apr-2024
		At par on each April and October	At par on each April and October	At par on each April and October
			21, commencing Apr 21, 2024	21, commencing Apr 21, 2024
		to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	date	date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.00%	5.20%-5.40%	5.40%-5.60%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	,	Mandatory
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
	I the second sec		ĺ	
33	If write-down, permanent or temporary			
33	If temporary write-down, description of write-			
		Exemption from subordination	Exemption from subordination	Exemption from subordination
33	If temporary write-down, description of write- down mechanism	Exemption from subordination	Exemption from subordination	Exemption from subordination
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	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
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	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	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	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	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	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 Supplement to Base Shelf Prospectus (if applicable)	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 N/A	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06374VKE5	06374VKF2	06368LNP7
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	A1/A	N1/A	NI/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5.971	USD 5	3.124 Liability - fair value option
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 28-Apr-2023	Liability - fair value option 28-Apr-2023	Liability - fair value option 3-May-2023
12	Perpetual or dated	Dated	Dated	Dated 3-May-2023
13	Original maturity date / Final maturity	28-Apr-2026	28-Apr-2025	3-May-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 28-Oct-2023	At par on 28-Oct-2023	At par on 03-May-2024
		At par on each January April	At par on each April and October	At par on each May and
		At par on each January, April, July and October 28,	At par on each April and October 28, commencing Oct 28, 2023	
			28, commencing Oct 28, 2023	November 3, commencing May 03, 2024 up to and excluding the
16	Subsequent call dates, if applicable	July and October 28,	28, commencing Oct 28, 2023	November 3, commencing May
	Coupons/dividends	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date	28, commencing Oct 28, 2023 up to and excluding the maturity date	November 3, commencing May 03, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed	28, commencing Oct 28, 2023 up to and excluding the maturity date	November 3, commencing May 03, 2024 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50%	28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.40%	November 3, commencing May 03, 2024 up to and excluding the maturity date Fixed 4.92%
17	Coupons/dividends Fixed or floating dividend/coupon	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed	28, commencing Oct 28, 2023 up to and excluding the maturity date	November 3, commencing May 03, 2024 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50%	28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.40%	November 3, commencing May 03, 2024 up to and excluding the maturity date Fixed 4.92%
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No	28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.40% No Mandatory No	November 3, commencing May 03, 2024 up to and excluding the maturity date Fixed 4.92% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative	28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative	November 3, commencing May 03, 2024 up to and excluding the maturity date Fixed 4.92% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible	28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible	November 3, commencing May 03, 2024 up to and excluding the maturity date Fixed 4.92% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative	28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative	November 3, commencing May 03, 2024 up to and excluding the maturity date Fixed 4.92% No Mandatory No Cumulative
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A	28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A	November 3, commencing May 03, 2024 up to and excluding the maturity date Fixed 4.92% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A	28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A	November 3, commencing May 03, 2024 up to and excluding the maturity date Fixed 4.92% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A	28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A	November 3, commencing May 03, 2024 up to and excluding the maturity date Fixed 4.92% 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	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A	28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A	November 3, commencing May 03, 2024 up to and excluding the maturity date Fixed 4.92% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 3, commencing May 03, 2024 up to and excluding the maturity date Fixed 4.92% 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	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A	28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A	November 3, commencing May 03, 2024 up to and excluding the maturity date Fixed 4.92% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 3, commencing May 03, 2024 up to and excluding the maturity date Fixed 4.92% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 3, commencing May 03, 2024 up to and excluding the maturity date Fixed 4.92% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 3, commencing May 03, 2024 up to and excluding the maturity date Fixed 4.92% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 3, commencing May 03, 2024 up to and excluding the maturity date Fixed 4.92% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A N/A N/A	28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	November 3, commencing May 03, 2024 up to and excluding the maturity date Fixed 4.92% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 3, commencing May 03, 2024 up to and excluding the maturity date Fixed 4.92% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A N/A N/A	28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	November 3, commencing May 03, 2024 up to and excluding the maturity date Fixed 4.92% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A N/A N/A	28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	November 3, commencing May 03, 2024 up to and excluding the maturity date Fixed 4.92% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	November 3, commencing May 03, 2024 up to and excluding the maturity date Fixed 4.92% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	November 3, commencing May 03, 2024 up to and excluding the maturity date Fixed 4.92% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Price To Mandation Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	November 3, commencing May 03, 2024 up to and excluding the maturity date Fixed 4.92% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	November 3, commencing May 03, 2024 up to and excluding the maturity date Fixed 4.92% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	November 3, commencing May 03, 2024 up to and excluding the maturity date Fixed 4.92% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	November 3, commencing May 03, 2024 up to and excluding the maturity date Fixed 4.92% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A M/A M/A M/A M/A M/A M/A	28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	November 3, commencing May 03, 2024 up to and excluding the maturity date Fixed 4.92% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	28, commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	November 3, commencing May 03, 2024 up to and excluding the maturity date Fixed 4.92% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LNS1	06368LPA8	06368LPB6
	for private placement)	06366LN31	00306LFA0	00300LFB0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	NI/A	N1/A
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 0.044	N/A USD 0.1	N/A USD 0.05
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	5-May-2023	11-May-2023	11-May-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	5-May-2025	11-May-2026	11-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 05-Nov-2023	At par on 11-Nov-2023	At par on 11-Nov-2023
13	redemption amount / initial maturity	711 par on 03 1107 2020	71 Par on 11 140V 2020	71 par on 11 140V 2020
		At par on each May and		At par on each May and
		November 5, commencing Nov	At par on each November 11,	November 11, commencing Nov
16	Subsequent call dates, if applicable	05, 2023 up to and excluding the maturity date	commencing Nov 11, 2023 up to and excluding the maturity date	11, 2023 up to and excluding the maturity date
10	Coupons/dividends	maturity date	and excitating the materity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.35% -5.45%	5.20% - 5.50%	5.45% - 5.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mondatan
20	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
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			
32	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
	If write-down, permanent or temporary			
33	If write-down, permanent or temporary If temporary write-down, description of write-	Exemption from subordination	Exemption from subordination	Exemption from subordination
33	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
33 34 34a	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify			
33 34 34a 35	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
33 34 34a	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities		Pari pasu to Deposit Liabilities
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LPL4	06368LPM2	06368LQH2
	for private placement)	U0300LFL4	00300LFIVIZ	06306LQH2
			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			
Sd	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contraction	Contracted	Contracted
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Institution
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.228	USD 1.483	0.1
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	17-May-2023 Dated	Dated 17-May-2023	26-May-2023 Dated
13	Original maturity date / Final maturity	17-May-2025	17-May-2025	26-May-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 17-May-2024	At par on 17-May-2024	At par on 26-May-2024
		At par on each May and	At par on each May and	At par on each May and
		November 17, commencing May	November 17, commencing May	November 26, commencing May
16	Subsequent call dates if applicable		17, 2024 up to and excluding the	26, 2024 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	17, 2024 up to and excluding the maturity date		
16	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon		17, 2024 up to and excluding the	26, 2024 up to and excluding the
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	maturity date Fixed 4.87%	17, 2024 up to and excluding the maturity date Fixed 5.25%	26, 2024 up to and excluding the maturity date Fixed 5.10%-5.25%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	maturity date Fixed	17, 2024 up to and excluding the maturity date Fixed	26, 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	maturity date Fixed 4.87% No	17, 2024 up to and excluding the maturity date Fixed 5.25%	26, 2024 up to and excluding the maturity date Fixed 5.10%-5.25%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	maturity date Fixed 4.87%	17, 2024 up to and excluding the maturity date Fixed 5.25%	26, 2024 up to and excluding the maturity date Fixed 5.10%-5.25%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	maturity date Fixed 4.87% No Mandatory	17, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory	26, 2024 up to and excluding the maturity date Fixed 5.10%-5.25% 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	maturity date Fixed 4.87% No Mandatory No Cumulative Non-convertible	17, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible	26, 2024 up to and excluding the maturity date Fixed 5.10%-5.25% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	maturity date Fixed 4.87% No Mandatory No Cumulative Non-convertible N/A	17, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A	26, 2024 up to and excluding the maturity date Fixed 5.10%-5.25% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	maturity date Fixed 4.87% No Mandatory No Cumulative Non-convertible N/A N/A	17, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A	26, 2024 up to and excluding the maturity date Fixed 5.10%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	maturity date Fixed 4.87% No Mandatory No Cumulative Non-convertible N/A	17, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A	26, 2024 up to and excluding the maturity date Fixed 5.10%-5.25% 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, conversion rate If convertible, conversion rate	maturity date Fixed 4.87% No Mandatory No Cumulative Non-convertible N/A N/A N/A	17, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	26, 2024 up to and excluding the maturity date Fixed 5.10%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	maturity date Fixed 4.87% No Mandatory No Cumulative Non-convertible N/A N/A N/A	17, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	26, 2024 up to and excluding the maturity date Fixed 5.10%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	maturity date Fixed 4.87% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	17, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	26, 2024 up to and excluding the maturity date Fixed 5.10%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	maturity date Fixed 4.87% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	17, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	26, 2024 up to and excluding the maturity date Fixed 5.10%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	maturity date Fixed 4.87% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	17, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	26, 2024 up to and excluding the maturity date Fixed 5.10%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	maturity date Fixed 4.87% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	17, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	26, 2024 up to and excluding the maturity date Fixed 5.10%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	maturity date Fixed 4.87% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	17, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	26, 2024 up to and excluding the maturity date Fixed 5.10%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	maturity date Fixed 4.87% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	17, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	26, 2024 up to and excluding the maturity date Fixed 5.10%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	maturity date Fixed 4.87% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	17, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	26, 2024 up to and excluding the maturity date Fixed 5.10%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	maturity date Fixed 4.87% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	17, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	26, 2024 up to and excluding the maturity date Fixed 5.10%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	maturity date Fixed 4.87% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	17, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	26, 2024 up to and excluding the maturity date Fixed 5.10%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	maturity date Fixed 4.87% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	17, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pi/A N/A N/A N/A N/A N/A N/A N/A	26, 2024 up to and excluding the maturity date Fixed 5.10%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	maturity date Fixed 4.87% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	17, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	26, 2024 up to and excluding the maturity date Fixed 5.10%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	maturity date Fixed 4.87% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	17, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pi/A N/A N/A N/A N/A N/A N/A N/A	26, 2024 up to and excluding the maturity date Fixed 5.10%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	maturity date Fixed 4.87% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	17, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	26, 2024 up to and excluding the maturity date Fixed 5.10%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	maturity date Fixed 4.87% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	17, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	26, 2024 up to and excluding the maturity date Fixed 5.10%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, onversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	maturity date Fixed 4.87% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	17, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	26, 2024 up to and excluding the maturity date Fixed 5.10%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	maturity date Fixed 4.87% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	17, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	26, 2024 up to and excluding the maturity date Fixed 5.10%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	maturity date Fixed 4.87% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	17, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	26, 2024 up to and excluding the maturity date Fixed 5.10%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, onversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	maturity date Fixed 4.87% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	17, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	26, 2024 up to and excluding th maturity date Fixed 5.10%-5.250 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06368LQJ8	06368LQK5	06374VKG0
	for private placement)	06366LQ36	00306LQN3	06374VKG0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	N1/A	N1/A
9	millions, as of most recent reporting date) Par value of instrument	N/A 0.298	N/A USD 0.64	N/A USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	26-May-2023		12-May-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	26-May-2026		12-May-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
45	Optional call date, contingent call dates and	At not on 20 May 2024	At not on 20 May 2024	A4 nor on 42 Nov 2022
15	redemption amount / Initial maturity	At par on 26-May-2024	At par on 26-May-2024	At par on 12-Nov-2023
				At par on each February, May,
		At par on each May and	At par on each May and	August and November 12,
		November 26, commencing May	November 26, commencing May	commencing November 12,
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.90% - 5.10%	5.30%-5.40%	5.30%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A
3/	, . , . ,	14// 1	14/7 \	14/73
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus			MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)			
	,,			MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368LO IS	Final Terms - CUSIP: 06368LQK	Final Terms - CUSIP: 06374\/KG
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	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	00074744410	0007474614	0007414444
2	for private placement)	06374VKH8	06374VKJ4	06374VKK1
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2	USD 1	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	Dated 16-May-2023	Dated 16-May-2023	23-May-2023 Dated
13	Original maturity date / Final maturity	18-May-2026	16-May-2028	23-May-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	issuer can subject to prior supervisory approval			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 16-Nov-2023	At par on 16-May-2024	At par on 23-Nov-2023
	,	,	,	,
		At par on each February, May,		
		August and November 16,	At par on each February, May,	At par on each May and
		commencing November 16,	August and November 16,	November 23, commencing Nov
		2023 up to and excluding the		23, 2023 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	and excluding the maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.35%	5.40%	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 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			
30	If convertible, specify issuer of instrument it converts	NI/A	NI/A	NI/A
29 30	Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination higgs shu in liquidation (are a off-			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Sneit Prospectus / Snort Form Prospectus			
		MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Processins Supplement	MTN Processing Cumplement	MTN Propositio Supplement
-		MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
	and brement (in applicable)	Final Terms - CUSIP: 06374V/KH	Final Terms - CUSIP: 06374\/K I/	Final Terms - CUSIP: 06374VKK
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	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	00074144	000001.070	000001 0116
2	for private placement)	06374VKL9	06368LQT6	06368LQU3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment		21/2	
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2		0.18
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	30-May-2023 Dated	2-Jun-2023 Dated	6-Jun-2023 Dated
13	Original maturity date / Final maturity	1-Jun-2026		6-Jun-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	, , , , , , , , , , , , , , , , , , ,			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 30-Nov-2023	At par on 02-Jun-2024	At par on 06-Jun-2024
	, ,		·	·
		At par on the last calendar of		
		February, May 30, August 30	At par on each June and	At par on each June and
		and November 30, commencing	December 2, commencing Jun	December 6, commencing Jun
		Nov 30, 2023 up to and	02, 2024 up to and excluding the	06, 2024 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	excluding the maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.30%		5.15%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
30	If convertible, specify issuer of instrument it converts	NI/A	NI/A	NI/A
30	into Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)			1.0
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination higgs shu in liquidation /aif-			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	, , , , , , , , , , , , , , , , , , , ,			
1	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
1	1 100pcctus	MTN Prospectus		
			Î.	
	Supplement to Base Shelf Prospectus (if applicable)	MTNI December 1 Co. 1		
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement		
		MTN Prospectus Supplement		
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)		Final Terms - CUSIP: 06368LQT6	Final Terms - CUSID: 063681 OU

	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	002001 DAG	002001 0000	002001 072
2	for private placement)	06368LRA6	06368LQW9	06368LQX7
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	4.793	5	0.75
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	14-Jun-2023		12-Jun-2023
12	Perpetual or dated	Dated 14-Jun-2026	Dated 0 Jun 2022	Dated 12 Jun 2029
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	Yes 14-Jun-2026	9-Jun-2033 Yes	12-Jun-2028 Yes
14	issuer can subject to prior supervisory approval	103	163	103
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	#N/A	At par on 09-Jun-2024	At par on 12-Jun-2024
			At par on each June and	At par on each June and
1			December 9, commencing Jun	December 12, commencing Jun
			09, 2024 up to and excluding the	12, 2024 up to and excluding the
16	Subsequent call dates, if applicable	#N/A		
	Coupons/dividends	·	09, 2024 up to and excluding the maturity date	12, 2024 up to and excluding the maturity date
16 17 18		#N/A Fixed to Floating 6.00%	09, 2024 up to and excluding the	12, 2024 up to and excluding the
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed to Floating	09, 2024 up to and excluding the maturity date Fixed	12, 2024 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed to Floating 6.00%	09, 2024 up to and excluding the maturity date Fixed 5.07%	12, 2024 up to and excluding the maturity date Fixed 5.40%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed to Floating 6.00% No Mandatory	09, 2024 up to and excluding the maturity date Fixed 5.07% No Mandatory	12, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed to Floating 6.00% No Mandatory No	09, 2024 up to and excluding the maturity date Fixed 5.07% No Mandatory No	12, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed to Floating 6.00% No Mandatory	09, 2024 up to and excluding the maturity date Fixed 5.07% No Mandatory	12, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A	09, 2024 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A	12, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	09, 2024 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A	12, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	09, 2024 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	09, 2024 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A	12, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	09, 2024 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	09, 2024 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	09, 2024 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	09, 2024 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	09, 2024 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	09, 2024 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	09, 2024 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed to Floating 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	09, 2024 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	12, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	09, 2024 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed to Floating 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	09, 2024 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	12, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	09, 2024 up to and excluding the maturity date Fixed 5.07% 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	12, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed to Floating 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	09, 2024 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	12, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	09, 2024 up to and excluding the maturity date Fixed 5.07% 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	12, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	09, 2024 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	12, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	09, 2024 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	12, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	09, 2024 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	12, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed to Floating 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	09, 2024 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	12, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Fixed to Floating 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	09, 2024 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	12, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No N/A	09, 2024 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	12, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LQY5	06368LRL2	06368LRU2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	NI/A	NI/A	NI/A
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A	N/A USD 0.65	N/A USD 0.1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	19-Jun-2023	27-Jun-2023	30-Jun-2023
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	19-Jun-2025 Yes	27-Jun-2025 Yes	30-Jun-2028 Yes
14	issuer can subject to prior supervisory approval	100	100	160
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 19-Jun-2024	At par on 27-Jun-2024	N/A
ĺ		At par on each June and	At par on each June and	
		At par on each June and December 19, commencing Jun	At par on each June and December 27, commencing Jun	
		December 19, commencing Jun 19, 2024 up to and excluding the	December 27, commencing Jun 27, 2024 up to and excluding the	
16	Subsequent call dates, if applicable	December 19, commencing Jun	December 27, commencing Jun	#N/A
	Coupons/dividends	December 19, commencing Jun 19, 2024 up to and excluding the maturity date	December 27, commencing Jun 27, 2024 up to and excluding the maturity date	
16 17 18		December 19, commencing Jun 19, 2024 up to and excluding the	December 27, commencing Jun 27, 2024 up to and excluding the maturity date	#N/A Fixed to Floating 7.00%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	December 19, commencing Jun 19, 2024 up to and excluding the maturity date	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed 5.85%	Fixed to Floating
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.15%	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed 5.85%	Fixed to Floating 7.00%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory	Fixed to Floating 7.00% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No	Fixed to Floating 7.00% No Mandatory No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory	Fixed to Floating 7.00% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A N/A N/A	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative No-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A N/A N/A	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative No-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000741///847	000747////	000741/4/50
2	for private placement)	06374VKM7	06374VKN5	06374VKP0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other 12 to manufacturent	Other 12/10 manument	Other TEXO Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 8	USD 5	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12-Jun-2023	12-Jun-2023	13-Jun-2023
12	Perpetual or dated	Dated 12 Jun 2025	Dated 12 Jun 2029	Dated 13 Jun 2022
13 14	Original maturity date / Final maturity	12-Jun-2025	12-Jun-2028	13-Jun-2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and	At par on 12-Dec-2023	At par on 12-Jun-2024	At par on 13-Jun-2025
15	redemption amount / Initial maturity	At par on 12-Dec-2023	At par on 12-3un-2024	At par on 13-3un-2023
		At not on cook lune and	At nor on cook lune and	At not on each lune and
		At par on each June and December 12, commencing Dec	At par on each June and December 12, commencing Jun	At par on each June and December 13, commencing
				June 13, 2025 up to and
16	Subsequent call dates, if applicable	maturity date	maturity date	excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.65%	5.55%	5.50%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34d	Type of Suborumation	Exemption from supordination	Exemption nom suporumation	Exemption from Suborullation
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
<u> </u>		INTERVENCE IN THE PROPERTY OF	INTERPOSPECIUS	INTER FROSPECIUS
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	. , , , ,			
	, , , ,			
	Pricing Supplement (if applicable)			
			Final Terms - CUSIP: 06374VKN	Final Terms - CUSIP: 06374VKP

Governing lave(s) of the instrument of Canada applicable therein of Canada		tures Of Regulatory Capital Instruments			
1 Sissuer SMO SM	(\$ millions	s except as noted)			
1 Student Committee (See CLSP), DRIV, or Boomberg Selectifier OS374V/COS 05374V/COS 053744V/COS 05374V/COS 05374V/COS 05374V/COS 05374V/COS 053			Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
2 for privide allevarient) (05374V/KSB) (05			· · ·		• • •
2 for private placement)	1		BMO	BMO	ВМО
At par on each June and December 13, commencing backly firthe instrument At previous of Contact applicable therein of Contractual Con	2		06374VKO8	06374VKR6	06374VKS4
Means by which enforceasibly requirement of scatco 13 3a of the TAC Term Sheet is achieved file other TAC-eligible instruments growth of the TAC Term Sheet is achieved file other TAC-eligible instruments growth of the TAC Term Sheet is achieved file other TAC-eligible instruments growth of the TAC Term Sheet is achieved file other than 15 or the TAC Term Sheet is achieved file other than 15 or the TAC Term Sheet is achieved file other than 15 or the TAC Term Sheet is achieved file other than 15 or tha		ioi private piacement)	003741100	00374711110	003747134
Means by which enforceasibly requirement of scatco 13 3a of the TAC Term Sheet is achieved file other TAC-eligible instruments growth of the TAC Term Sheet is achieved file other TAC-eligible instruments growth of the TAC Term Sheet is achieved file other TAC-eligible instruments growth of the TAC Term Sheet is achieved file other than 15 or the TAC Term Sheet is achieved file other than 15 or the TAC Term Sheet is achieved file other than 15 or the TAC Term Sheet is achieved file other than 15 or tha					
Marry by which enforceability requirement of Saction 32					
3a	3		of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
struments governed by foreign law) Negotiatory retrement 4 Transitional date ill rules NA NA NA NA NA NA NA NA NA NA NA NA NA N	22				
Regulatory recentment 4 Transposance lased ill rules NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA	3d		Contractual	Contractual	Contractual
Post-frantitional Basel III rules N.A N.A N.A N.A			o macaa.	- Communication	- Communication
Eligible #1501/prosu/proug/soups/solo NA	4	Transitional Basel III rules	-	-	-
Anount recognised in regulatory capital (Currency in Millions, as of most scene teporting date) N/A N/					
Amount recognised in regulatory capital (Currency in millions, so if most record reporting date) NA			·	·	·
8 millions, as of most secent reporting date) 9 Per value of instrument 10 Per value of instrument 11 Original fast of issuance / Settlement 12 Original fast of issuance / Settlement 13 Juny 2023 12 Perpetual or dated 13 Department of the Settlement 13 Juny 2025 13 Original maturity date / Final maturity 14 13 Juny 2025 14 Issuer call subject to prior supervisory approval 15 Issuer call subject to prior supervisory approval 16 Issuer call subject to prior supervisory approval 17 Perpetual or dated 18 Original maturity date / Final maturity 18 Issuer call subject to prior supervisory approval 18 Original maturity date / Final maturity 19 Per value of the Settlement 19 Original and a prior supervisory approval 19 Per value of the Settlement 19 Original call date, contingent call dates and 19 Per value of the Settlement 19 Original call date, contingent call dates and 19 Per value of the Settlement 19 Original call date, contingent call dates and 19 Per value of the Settlement 19 Original call dates, contingent call dates and 19 Per value of the Settlement 19 Original call dates, contingent call dates and 19 Per value of the Settlement 19 Original call dates, contingent call dates and 19 Per value of the Settlement 19 Original call dates, contingent call dates and 19 Per value of the Settlement 19 Original call dates, contingent call dates and 19 Per value of the Settlement 19 Original call dates, contingent call dates and 19 Per value of the Settlement 19 Original call dates, contingent call dates and 19 Per value of the Settlement 19 Original call dates, contingent call dates and 19 Per value of the Settlement 19 Original call dates, contingent call dates and 19 Per value of the Settlement 19 Original call dates, contingent call dates and 19 Per value of the Settlement 19 Original call dates, contingent call dates and 19 Per value of the Settlement 19 Original call dates, contingent call dates, contingent call dates, contingent call dates, contingent call dates, contingent call dates, contingent call dates, cont			Other TEAC Instrument	Other TEAC Instrument	Other TEAC Institution
10	8		N/A	N/A	N/A
11 Original date of issuance / Settlement 13-Jun-2023 15-Jun-2026 30-Jun 12 Perpetual or dated Dated Dated Dated Dated Dated 30-Jun 13 Original maturity date / Final maturity 13-Jun-2026 15-Jun-2026 30-Jun 14 Issuer call subject to prior supervisory approval Yes Yes Yes Optional call date, contingent call dates and Optional call date, contingent call dates and optional call date, contingent call dates and Optional call date, contingent call dates, on the call date, contingent call dates, contingent call dates, contingent call dates, contingent call dates, contingent call dates, contingent call dates, contingent call dates, contingent call dates, contingent call dates, contingent call dates, contingent call dates, contingent call dates, contingent call dat					USD 3
Dated Date				·	·
13 Original maturity date / final maturity 13-Jun-2026 15-Jun-2026 30-Jun 14 Issuer call subject to prior supervisory approval Yes Yes Yes Optional call date, contingent call dates and Optional call date, if applicable At par on 13-Dec-2023 At par on 15-Dec-2023 At par on 30-Dec-2023 At par on 15-Dec-2023 At par					30-Jun-2023
Optional call date, contingent call dates and redemption amount / initial maturity At par on each June and At par on					30-Jun-2026
At par on 13-Dec-2023 At par on 15-Dec-2023 At par on 15-Dec-2023 At par on 15-Dec-2023 At par on 30-Dec-2023 At par on 42 par					
At par on 13-Dec-2023 At par on 15-Dec-2023 At par on 15-Dec-2023 At par on 30-Dec-2023 At par on 42-Decenber 15, 50-Decenber 15,					
At par on 13-Dec-2023 At par on 15-Dec-2023 At par on 15-Dec-2023 At par on 30-Dec-2023 At par on 42-Decenber 15, 50-Decenber 15,					
At par on 13-Dec-2023 At par on 15-Dec-2023 At par on 15-Dec-2023 At par on 30-Dec-2023 At par on 42-Decenber 15, 50-Decenber 15,					
At par on each June and December 13, commencing Dec December 15, commencing Dec December 15, commencing Dec December 15, consumer part of the property of the					
December 13, commencing Dec. 13, 2023 up to and excluding the maturity date specification of the process	15	redemption amount / Initial maturity	At par on 13-Dec-2023	At par on 15-Dec-2023	At par on 30-Dec-2023
December 13, commencing Dec. Subsequent call dates, if applicable and under the subsequent call dates, if applicable and under the subsequent call dates, if applicable and under the subsequent call dates, if applicable and under the subsequent call dates, if applicable and under the subsequent call dates, if applicable and under the subsequent call dates, if applicable and under the subsequent call dates, if applicable and under the subsequent commencing Dec. 30, 2023 up to and excluding the maturity date and under the subsequent commencing Dec. 30, 2023 up to and excluding the maturity date and under the subsequent commencing Dec. Subsequent commencing Dec. 30, 2023 up to and excluding the maturity date and under the subsequent commencing Dec. 30, 2023 and excluding the maturity date and under the subsequent commencing Dec. 30, 2023 and excluding the maturity date and under the subsequent commencing Dec. 30, 2023 and excluding the maturity date and under the subsequent commencing Dec. 30, 2023 and excluding the maturity date and under the subsequent commencing Dec. 30, 2023 and excluding the maturity date and under the subsequent commencing Dec. 30, 2023 and excluding the maturity date and under the subsequent commencing Dec. 30, 2023 and excluding the maturity date and under the subsequent commencing Dec. 30, 30, 80, 80, 80, 80, 80, 80, 80, 80, 80, 8					
December 13, commencing Dec. Subsequent call dates, if applicable and under the subsequent call dates, if applicable and under the subsequent call dates, if applicable and under the subsequent call dates, if applicable and under the subsequent call dates, if applicable and under the subsequent call dates, if applicable and under the subsequent call dates, if applicable and under the subsequent call dates, if applicable and under the subsequent commencing Dec. 30, 2023 up to and excluding the maturity date and under the subsequent commencing Dec. 30, 2023 up to and excluding the maturity date and under the subsequent commencing Dec. Subsequent commencing Dec. 30, 2023 up to and excluding the maturity date and under the subsequent commencing Dec. 30, 2023 and excluding the maturity date and under the subsequent commencing Dec. 30, 2023 and excluding the maturity date and under the subsequent commencing Dec. 30, 2023 and excluding the maturity date and under the subsequent commencing Dec. 30, 2023 and excluding the maturity date and under the subsequent commencing Dec. 30, 2023 and excluding the maturity date and under the subsequent commencing Dec. 30, 2023 and excluding the maturity date and under the subsequent commencing Dec. 30, 2023 and excluding the maturity date and under the subsequent commencing Dec. 30, 30, 80, 80, 80, 80, 80, 80, 80, 80, 80, 8					
December 13, commencing Dec. 13, 2023 up to and excluding the maturity date specification of the process					
December 13, commencing Dec. 13, 2023 up to and excluding the maturity date specification of the process					
December 13, commencing Dec. 13, 2023 up to and excluding the maturity date specification of the process					
December 13, commencing Dec. 13, 2023 up to and excluding the maturity date specification of the process of the proces					
December 13, commencing Dec. 13, 2023 up to and excluding the maturity date specification of the process of the proces					
13, 2023 up to and excluding the maturity date fixed price in a deciding the maturity date of pixed in the maturity da				· ·	At par on each March, June,
Subsequent call dates, if applicable maturity date matur					
Coupons/dividends	16	Subsequent call dates, if applicable			
18 Coupon rate and any related index 19 Existence of a dividend stopper No No No No No No No No No No No No No			,	,	, , , , , , , , , , , , , , , , , , , ,
Existence of a dividend stopper					
Fully discretionary, partially discretionary or mandatory Mandator					5.70%
Mandatory Mandatory Mandatory Mandatory	19		NO	NO	NO
Existence of a step up or other incentive to redeem	20		Mandatory	Mandatory	Mandatory
23 Convertible or non-convertible Non-converti				,	
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 30 If convertible, specify issuer of instrument it converts 31 If convertible, specify issuer of instrument it converts 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If write-down, permanent or temporary 35 Instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 If yes, specify non-compliant features 38 No No No 39 No No 30 No 30 Write-down full or partial 31 If write-down, permanent or temporary 32 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 36 Non-compliant transitioned features 37 If yes, specify non-compliant features 38 No No No 39 No No 30 No 30 No 31 If yes, specify non-compliant features 31 Non-compliant features 32 No No No 33 No No 34 No No 35 No No No 36 Non-compliant features No					
25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A					
26 If convertible, conversion rate N/A N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A 30 Write-down feature No No No No No No If write-down, 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 Position in subordination Exemption from subordination Exemption from subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No No No No No No No No No No No No No					
27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into 16 If convertible, specify issuer of instrument it converts into 17 If convertible, specify issuer of instrument it converts into 18 If convertible, specify issuer of instrument it converts into 19 If convertible, specify issuer of instrument it converts 29 Into N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A					
If convertible, specify issuer of instrument it converts N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A		·			
If convertible, specify issuer of instrument it converts N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A					
29 into N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	28				
30 Write-down feature	29	· · · · ·	N/A	N/A	N/A
31					
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) 36 Non-compliant transitioned features No No No No No No No No No No No No No	31				
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) 36 Non-compliant transitioned features No No No No No No No No No No No No No					
34 down mechanism 34a Type of subordination Exemption from subordination Exemptio	33				
Type of subordination Position in 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 Non-compliant transitioned features No No No If yes, specify non-compliant features N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus MTN Prospectus MTN Prospectus MTN Prospectus Supplement MTN Prospec	34	, , ,			
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features No No No No No No No No No No No No No			Exemption from subordination	Exemption from subordination	Exemption from subordination
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features No No No No No No No No No No No No No					
36 Non-compliant transitioned features No No No No No No No No No No No No No	35		Davi nasu ta Dar it Li-1-196	Designation Designation 1997	Dori negute Dec - 14 Link 991
37 If yes, specify non-compliant features N/A N/A N/A N/A					
Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement					
Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement					
Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement			MTN B	LATE OF THE STATE	METAL D
Pricing Supplement (if applicable) MIN Prospectus Supplement MIN Prospectus Supplement MIN Prospectus Supplement			MIN Prospectus	M I N Prospectus	MIN Prospectus
Pricing Supplement (if applicable)		Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
			The state of the s	Say Say Say Signature	
Final Terms - CUSIP: 06374VKQ Final Terms - CUSIP: 06374VKR Final Terms - CUSIP: 0637		Pricing Supplement (if applicable)			
	<u> </u>		Final Terms - CUSIP: 06374VKQ	Final Terms - CUSIP: 06374VKR	Final Terms - CUSIP: 06374VKS

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	00074147	000741/1/10	000001.0110
2	for private placement)	06374VKT2	06374VKU9	06368LSH0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment		21/2	
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5		0.757
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	30-Jun-2023 Dated	30-Jun-2023 Dated	10-Jul-2023 Dated
13	Original maturity date / Final maturity	30-Jun-2025		10-Jul-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 30-Dec-2023	At par on 30-Dec-2023	At par on 10-Jan-2024
		At par on each June and	At par on each June and	At par on each January and July
		December 30, commencing Dec		, ,
4.6	Coloraniant all datas if annihable	30, 2023 up to and excluding the		up to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.75%		5.75%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No.
22	Noncumulative or cumulative 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 into	N/A	N/A	N/A
30	Write-down feature	No No	N/A No	No No
31	If write-down, write-down trigger (s)	1	1	
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Franchis () " "	Franchis () " "	Francisco for the state of the
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
1	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35		No	No	No
35 36	Non-compliant transitioned features		N/A	N/A
	Non-compliant transitioned features If yes, specify non-compliant features	N/A	IN/A	
36	If yes, specify non-compliant features	N/A	IN/A	
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form			
36	If yes, specify non-compliant features	N/A MTN Prospectus	MTN Prospectus	
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	MTN Prospectus	MTN Prospectus	
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus			
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus	MTN Prospectus	
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus	

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LSF4	06368LSG2	06368LSK3
	for private placement)	U0300L3F4	00306L3G2	U0300L3N3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	NI/A	NI/A	NI/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.106		Liebilite feinenber autien
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 10-Jul-2023	Liability - fair value option 10-Jul-2023	Liability - fair value option 14-Jul-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10-Jul-2025		14-Jul-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 10-Jan-2024	At par on 10-Jul-2024	At par on 14-Jul-2025
			At par on each January and July	
		10, commencing Jan 10, 2024	, , , , , ,	14, commencing Jul 14, 2025 up
16	Subsequent call dates, if applicable	up to and excluding the maturity date	to and excluding the maturity date	to and excluding the maturity date
10	Coupons/dividends	date	date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.60%	6.20%	5.80%
19		No	No	No
	Fully discretionary, partially discretionary or			.
20	mandatory	Mandatory	Mandatory No	Mandatory No
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
25	If convertible and if its towns and			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
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	Evernation from subordination	Evernation from subordination	Evernation from subordination
54a	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)			
1		Final Terms - CUSIP: 06368LSE	Final Terms - CUSIP: 06368LSG	Final Terms - CUSIP: 06368LSK
<u> </u>		Tillal Tellilla Cooli : 00000E01	TINGLI TOTTIO COCII : COCCOLOCI	TIMAL TOTTIO COCIT : COCCOLOTA

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	ВМО
2	for private placement)	06368LSJ6	06368LSN7	06368LSS6
	Tot private placement/	00002000	33332311	00000200
			Province of Ontario and the laws	
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
20	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	5		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		18-Jul-2023
12	Perpetual or dated	Dated 14 Jul 2029	Dated 14 Jul 2025	Dated 19 Jul 2029
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	14-Jul-2028 Yes	14-Jul-2025 Yes	18-Jul-2028 Yes
14	issuer can subject to prior supervisory approval	100	100	100
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 14-Jul-2025	At par on 14-Jan-2024	At par on 18-Jul-2024
	, ,	·	,	·
		14, commencing Jul 14, 2025 up	At par on each January and July	At par on each January and July 18, commencing Jul 18, 2024 up
		to and excluding the maturity	up to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends	<u> </u>	le:	E .
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.32%	Fixed 6.05%	Fixed 6.50%
19		No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	(formulation and the second			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write- down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	••	,	,	,
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36 37	Non-compliant transitioned features	No N/A	No N/A	No N/A
3/	If yes, specify non-compliant features	IN/A	IN/A	IN/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
i		İ	1	
	Pricing Supplement (if applicable)	Final Terms - CHSIP: 063681 S IF	Final Terms - CUSIP: 06368LSN	Final Terms - CHSIP: 063681 SS

Main Fea	tures Of Regulatory Capital Instruments			
	s except as noted)			
		Induded in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LSV9	06368LSW7	06368LTA4
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	21/2		.
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 6	N/A USD 0.07	N/A USD 1.22
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	19-Jul-2023	·	21-Jul-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	19-Jul-2026		21-Jul-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 19-Jul-2024	At par on 19-Jul-2024	At par on 21-Jul-2024
	reactification attraction at the state of th			
			At par on each January and July	
			At par on each January and July 19, commencing Jul 19, 2024 up to and excluding the maturity	
16	Subsequent call dates, if applicable	19, commencing Jul 19, 2024 up	19, commencing Jul 19, 2024 up	21, commencing Jul 21, 2024 up
	Coupons/dividends	19, commencing Jul 19, 2024 up to and excluding the maturity date	19, commencing Jul 19, 2024 up to and excluding the maturity date	21, commencing Jul 21, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed	21, commencing Jul 21, 2024 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.18%	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.00%	21, commencing Jul 21, 2024 up to and excluding the maturity date Fixed 6.18%
17	Coupons/dividends Fixed or floating dividend/coupon	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed	21, commencing Jul 21, 2024 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.18% Mandatory	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.00%	21, commencing Jul 21, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No	21, commencing Jul 21, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative	21, commencing Jul 21, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible	21, commencing Jul 21, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative	21, commencing Jul 21, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	21, commencing Jul 21, 2024 up to and excluding the maturity date Fixed 6.18% 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	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	21, commencing Jul 21, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	21, commencing Jul 21, 2024 up to and excluding the maturity date Fixed 6.18% 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	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	21, commencing Jul 21, 2024 up to and excluding the maturity date Fixed 6.18% 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	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	21, commencing Jul 21, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	21, commencing Jul 21, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	21, commencing Jul 21, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	21, commencing Jul 21, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	21, commencing Jul 21, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A N/A N/A N/	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative No-convertible N/A N/A N/A N/A N/A N/A N/A	21, commencing Jul 21, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	21, commencing Jul 21, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A N/A N/A N/	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative No-convertible N/A N/A N/A N/A N/A N/A N/A	21, commencing Jul 21, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	21, commencing Jul 21, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A N/A N/A N/	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative No-convertible N/A N/A N/A N/A N/A N/A N/A	21, commencing Jul 21, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	21, commencing Jul 21, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	21, commencing Jul 21, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	21, commencing Jul 21, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	21, commencing Jul 21, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	21, commencing Jul 21, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	21, commencing Jul 21, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	21, commencing Jul 21, 2024 up to and excluding the maturity date Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A P/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	ВМО
2	for private placement)	06368LTG1	06368LTE6	06368LTM8
	, ,			
3	Coverning law(e) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	or carrada applicable trierein	or Cariada applicable triefeiri	or Cariada applicable triereni
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A 7 022	N/A	N/A
9 10	Par value of instrument Accounting classification	7.833 Liability - fair value option	USD 0.2 Liability - fair value option	USD 4.8 Liability - fair value option
11	Original date of issuance / Settlement	27-Jul-2023	·	28-Jul-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	27-Jul-2026		28-Jul-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Outional and data are time and and data are d			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 27-Jul-2025	At par on 27-Jul-2024	At par on 28-Jan-2024
- 13	reachiption amount / initial maturity	7 K Par 611 27 Gai 2020	7 (pai 611 27 dai 202 1	7 K Pair 611 20 Gair 202 1
				l., ., ., ., ., ., .
			At par on each January and July 27, commencing Jul 27, 2024 up	
		to and excluding the maturity	to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.57%		6.00%
19		No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory No	Mandatory No
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Franchisch 1 2 2	Franchisco I II II II	Franchis () " "
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	•			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
1	askhiement in akkneapie)	Final Terms - CUSIP: 06368LTG	Final Terms - CUSIP: 06368LTE6	Final Terms - CUSIP: 06368LTM

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002747/1/01/15	002747/10/4	002741/4/22
2	for private placement)	06374VKW5	06374VKY1	06374VKX3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	NI/A	NI/A	N1/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 13	USD 26	USD 16.551
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 19-Jul-2023	Liability - fair value option 20-Jul-2023	Liability - fair value option 18-Jul-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	19-Jul-2028	20-Jul-2026	18-Jul-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 19-Jul-2024	At par on 20-Jan-2024	At par on 18-Jan-2024
		At par on each January, April,		At par on each January, April,
		July and October 19,	20, commencing Jan 20, 2024	July and October 18,
16	Subsequent call dates, if applicable	commencing Jul 19, 2024 up to and excluding the maturity date	up to and excluding the maturity date	commencing Jan 18, 2024 up to and excluding the maturity date
10	Coupons/dividends	and excluding the maturity date	date	and excidently the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.00%	6.00%	6.00%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
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
20	If convertible enceits instrument to a secretary			
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	Evernation from outcoming attention	Every substitution	Evernation from substantiants
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Shell Prospectus / Short Porni	MTN December	MTN December	MTNI December 1
-	· · · · · · · · · · · · · · · · · · ·	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		t roopcolus oupplement		
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06374VKW	Final Terms - CUSIP: 06374VKY	Final Terms - CUSIP: 06374VKX

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007414470	2007117070	000741006
2	for private placement)	06374VKZ8	06374VYX8	06374VYY6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 5 Liability - fair value option	USD 3 Liability - fair value option	USD 3 Liability - fair value option
11	Original date of issuance / Settlement	14-Jul-2023	14-Jul-2023	14-Jul-2023
12	Perpetual or dated	Dated 14 dui 2020	Dated	Dated
13	Original maturity date / Final maturity	14-Jul-2025	14-Jul-2026	14-Jul-2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 14-Jan-2024	At par on 14-Jul-2024	At par on 14-Jul-2025
		At par on each January and July	At par on each January and July	At par on each January and July
		14, commencing Jan 14, 2024		14, commencing Jul 14, 2025 up
		up to and excluding the maturity	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
17	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.90%	Fixed 5.85%	Fixed 5.70%
19	Existence of a dividend stopper	No	No 0.0070	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible N/A	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
30	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
29 30	Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Franchisco 6	Franchisco 6	Franchis () " "
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus	MTN Processive	MTN Prospectus	MTN Prospectus
—	•	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		The state of the s	The second supplement	The state of the s
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06374VKZ	Final Terms - CUSIP: 06374VYX8	Final Terms - CUSIP: 06374VYY6

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06374VYZ3	06374VZ25	06374VZ33
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other 12 to manufacturent	Other TEXO monument	Circi TEXO Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5	USD 3	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	28-Jul-2023	28-Jul-2023	28-Jul-2023
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity	28-Jul-2025	28-Jul-2028	28-Jul-2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
45	Optional call date, contingent call dates and	At not on 20 Jan 2024	A4 nor on 20, but 2024	A4 nor on 20 Jul 2025
15	redemption amount / Initial maturity	At par on 28-Jan-2024	At par on 28-Jul-2024	At par on 28-Jul-2025
			l	l
		At par on each January and July	At par on each January and July	
		28, commencing Jan 28, 2024 up to and excluding the maturity	to and excluding the maturity	28, commencing Jul 28, 2025 up
				Ito and excluding the maturity
16	Subsequent call dates, if applicable	date	date	to and excluding the maturity date
16	Subsequent call dates, if applicable Coupons/dividends	, ,		,
16	Coupons/dividends Fixed or floating dividend/coupon	date	date	date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	date Fixed 5.65%	date Fixed 5.60%	date Fixed 5.56%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	date	date	date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	date Fixed 5.65% No	date Fixed 5.60% No	date Fixed 5.56% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	date Fixed 5.65% No Mandatory	date Fixed 5.60% No Mandatory	date Fixed 5.56% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	date Fixed 5.65% No Mandatory No	date Fixed 5.60% No Mandatory No	Fixed 5.56% 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	date Fixed 5.65% No Mandatory No Cumulative	Fixed 5.60% No Mandatory No Cumulative	date Fixed 5.56% 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	date Fixed 5.65% No Mandatory No	date Fixed 5.60% No Mandatory No	Fixed 5.56% 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	date Fixed 5.65% No Mandatory No Cumulative Non-convertible	Fixed 5.60% No Mandatory No Cumulative Non-convertible	date Fixed 5.56% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 5.56% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 5.56% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 5.56% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 5.56% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.56% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.56% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.56% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.56% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.56% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.56% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	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	date Fixed 5.56% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.56% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	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	date Fixed 5.56% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	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	date Fixed 5.56% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, enversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	date Fixed 5.56% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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	date Fixed 5.56% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	date Fixed 5.56% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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	date Fixed 5.56% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	date Fixed 5.56% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, enversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	date Fixed 5.56% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	date Fixed 5.56% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	date Fixed 5.56% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06374VZ41	06374VZ66	06368LTL0
	for private placement)	063747241	063747266	06368110
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	N1/A	N1/A
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 3	N/A USD 2	N/A USD 3.75
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	31-Jul-2023	·	2-Aug-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	31-Jul-2028		2-Aug-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
4.5	Optional call date, contingent call dates and	At not on 24, Jul 2024	At now on 24, Jon 2024	At not on 02 Feb 2024
15	redemption amount / Initial maturity	At par on 31-Jul-2024	At par on 31-Jan-2024	At par on 02-Feb-2024
		At par on January 31, April 30,		
		July 31, and October 31 of each	At par on each January and July	At par on each February and
			in par on odon dandary and dary	
1		year, commencing Jul 31, 2024	31, commencing Jan 31, 2024	August 2, commencing Feb 02,
		up to and excluding the maturity	up to and excluding the maturity	2024 up to and excluding the
16	Subsequent call dates, if applicable	, ,		
	Coupons/dividends	up to and excluding the maturity date	up to and excluding the maturity date	2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	up to and excluding the maturity date Fixed	up to and excluding the maturity date Fixed	2024 up to and excluding the maturity date Fixed
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	up to and excluding the maturity date	up to and excluding the maturity date	2024 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	up to and excluding the maturity date Fixed 5.90%	up to and excluding the maturity date Fixed 5.75%	2024 up to and excluding the maturity date Fixed 6.45%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	up to and excluding the maturity date Fixed 5.90% No Mandatory	up to and excluding the maturity date Fixed 5.75% No Mandatory	2024 up to and excluding the maturity date Fixed 6.45% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	up to and excluding the maturity date Fixed 5.90% No Mandatory No	up to and excluding the maturity date Fixed 5.75% No Mandatory No	2024 up to and excluding the maturity date Fixed 6.45% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	up to and excluding the maturity date Fixed 5.90% No Mandatory No Cumulative	up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative	2024 up to and excluding the maturity date Fixed 6.45% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	up to and excluding the maturity date Fixed 5.90% No Mandatory No Cumulative Non-convertible	up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible	2024 up to and excluding the maturity date Fixed 6.45% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	up to and excluding the maturity date Fixed 5.90% No Mandatory No Cumulative	up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative	2024 up to and excluding the maturity date Fixed 6.45% No Mandatory No Cumulative
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17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	up to and excluding the maturity date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A	up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A	2024 up to and excluding the maturity date Fixed 6.45% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	up to and excluding the maturity date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2024 up to and excluding the maturity date Fixed 6.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	up to and excluding the maturity date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2024 up to and excluding the maturity date Fixed 6.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	up to and excluding the maturity date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2024 up to and excluding the maturity date Fixed 6.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	up to and excluding the maturity date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2024 up to and excluding the maturity date Fixed 6.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	up to and excluding the maturity date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2024 up to and excluding the maturity date Fixed 6.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	up to and excluding the maturity date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2024 up to and excluding the maturity date Fixed 6.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	up to and excluding the maturity date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	2024 up to and excluding the maturity date Fixed 6.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	up to and excluding the maturity date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2024 up to and excluding the maturity date Fixed 6.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	up to and excluding the maturity date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A N/A N/A	2024 up to and excluding the maturity date Fixed 6.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
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(\$ millions				
i	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LUB0	06368LUC8	06368LUD6
2	for private placement)	06366L0B0	003082008	06308L0D6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	N1/A	N1/A
8	millions, as of most recent reporting date) Par value of instrument	N/A USD 0.7	N/A USD 4.004	N/A 2.225
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	4-Aug-2023		4-Aug-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	4-Aug-2025	· ·	4-Aug-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 04-Feb-2024	At par on 04-Feb-2024	At par on 04-Feb-2024
13	redemption amount / initial maturity	711 par on 04 1 cb 2024	711 par on 04 1 cb 2024	7 t par on 04 1 cb 2024
		At now on cook Fohmioni and		
1		At par on each February and	At par on each February and	At par on each February and
		August 4, commencing Feb 04,	August 4, commencing Feb 04,	August 4, commencing Feb 04,
16	Subsequent call dates, if applicable	August 4, commencing Feb 04, 2024 up to and excluding the	August 4, commencing Feb 04, 2024 up to and excluding the	August 4, commencing Feb 04, 2024 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	August 4, commencing Feb 04,	August 4, commencing Feb 04,	August 4, commencing Feb 04,
16	Coupons/dividends Fixed or floating dividend/coupon	August 4, commencing Feb 04, 2024 up to and excluding the maturity date	August 4, commencing Feb 04, 2024 up to and excluding the maturity date	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.05%	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.20%	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.00%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	August 4, commencing Feb 04, 2024 up to and excluding the maturity date	August 4, commencing Feb 04, 2024 up to and excluding the maturity date	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.05%	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.20%	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.00%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.05% Mandatory	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.20% Mandatory	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.05%	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.20%	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.00%
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory No Cumulative Non-convertible	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A
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17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 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)	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, enversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LUE4	06368LUG9	06368LUM6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A 1.732	N/A 2.997	N/A USD 1.7
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	4-Aug-2023	·	11-Aug-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	4-Aug-2025	ÿ	11-Aug-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 04-Feb-2024	At par on 14-Feb-2024	At par on 11-Aug-2024
	reactification attraction at the state of th			rupus an arang aran
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		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 4, commencing Feb 04, 2024 up to and excluding the		At par on each February and August 11, commencing Aug 11, 2024 up to and excluding the
16	Subsequent call dates, if applicable	August 4, commencing Feb 04,	August 14, commencing Feb 14,	August 11, commencing Aug 11,
	Coupons/dividends	August 4, commencing Feb 04, 2024 up to and excluding the maturity date	August 14, commencing Feb 14, 2024 up to and excluding the maturity date	August 11, commencing Aug 11, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	August 4, commencing Feb 04, 2024 up to and excluding the maturity date	August 14, commencing Feb 14, 2024 up to and excluding the maturity date Fixed	August 11, commencing Aug 11, 2024 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 5.85%	August 14, commencing Feb 14, 2024 up to and excluding the maturity date Fixed 5.85%	August 11, commencing Aug 11, 2024 up to and excluding the maturity date Fixed 6.10%
17	Coupons/dividends Fixed or floating dividend/coupon	August 4, commencing Feb 04, 2024 up to and excluding the maturity date	August 14, commencing Feb 14, 2024 up to and excluding the maturity date Fixed	August 11, commencing Aug 11, 2024 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory	August 14, commencing Feb 14, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory	August 11, commencing Aug 11, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory
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17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A	August 14, commencing Feb 14, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A	August 11, commencing Aug 11, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 14, commencing Feb 14, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 11, commencing Aug 11, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 14, commencing Feb 14, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 11, commencing Aug 11, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 14, commencing Feb 14, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 11, commencing Aug 11, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 14, commencing Feb 14, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 11, commencing Aug 11, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 14, commencing Feb 14, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 11, commencing Aug 11, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 14, commencing Feb 14, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 11, commencing Aug 11, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 14, commencing Feb 14, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 11, commencing Aug 11, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 14, commencing Feb 14, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 11, commencing Aug 11, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 14, commencing Feb 14, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 11, commencing Aug 11, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A N/A N/A	August 14, commencing Feb 14, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A N/A N/A	August 11, commencing Aug 11, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	August 14, commencing Feb 14, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	August 11, commencing Aug 11, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A N/A N/A	August 14, commencing Feb 14, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A N/A N/A	August 11, commencing Aug 11, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	August 14, commencing Feb 14, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	August 11, commencing Aug 11, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 349	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 14, commencing Feb 14, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 11, commencing Aug 11, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 349	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 14, commencing Feb 14, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 11, commencing Aug 11, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 349	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 14, commencing Feb 14, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 11, commencing Aug 11, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 349	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 14, commencing Feb 14, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 11, commencing Aug 11, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 349	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 14, commencing Feb 14, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 11, commencing Aug 11, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 349	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 4, commencing Feb 04, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	August 14, commencing Feb 14, 2024 up to and excluding the maturity date Fixed 5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 11, commencing Aug 11, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A

(\$ millions	tures Of Regulatory Capital Instruments			
1	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06368LUQ7	06368LUR5	06368LUS3
2	for private placement)	00306EUQ/	00306LUR3	063661033
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8 9	millions, as of most recent reporting date) Par value of instrument	N/A	N/A	N/A
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	17-Aug-2023	17-Aug-2023	17-Aug-2023
12	Perpetual or dated	Dated 77 7 Rdg 2020	Dated 77 7 Rdg 2020	Dated
13	Original maturity date / Final maturity	17-Aug-2029	17-Aug-2028	17-Aug-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			47.4
15	redemption amount / Initial maturity	At par on 17-Aug-2024	At par on 17-Aug-2024	At par on 17-Aug-2024
		At par on each February and	At par on each February and	At par on each February and
		'	August 17, commencing Aug 17,	
		2024 up to and excluding the	2024 up to and excluding the	
1				2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	2024 up to and excluding the maturity date
	Coupons/dividends	maturity date	maturity date	maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	maturity date Fixed	maturity date Fixed	maturity date Fixed
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	maturity date	maturity date	maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	maturity date Fixed 5.96%	maturity date Fixed 5.93%	maturity date Fixed 5.86%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	maturity date Fixed 5.96% No Mandatory	maturity date Fixed 5.93% No Mandatory	maturity date Fixed 5.86% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	maturity date Fixed 5.96% No Mandatory No	maturity date Fixed 5.93% No Mandatory	maturity date Fixed 5.86% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	maturity date Fixed 5.96% No Mandatory No Cumulative	maturity date Fixed 5.93% No Mandatory No Cumulative	maturity date Fixed 5.86% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	maturity date Fixed 5.96% No Mandatory No Cumulative Non-convertible	maturity date Fixed 5.93% No Mandatory No Cumulative Non-convertible	maturity date Fixed 5.86% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	maturity date Fixed 5.96% No Mandatory No Cumulative	maturity date Fixed 5.93% No Mandatory No Cumulative	maturity date Fixed 5.86% No Mandatory No Cumulative
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	maturity date Fixed 5.96% No Mandatory No Cumulative Non-convertible N/A	maturity date Fixed 5.93% No Mandatory No Cumulative Non-convertible N/A	maturity date Fixed 5.86% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	maturity date Fixed 5.96% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date Fixed 5.93% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date Fixed 5.86% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	maturity date Fixed 5.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 5.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 5.86% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	maturity date Fixed 5.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 5.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 5.86% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	maturity date Fixed 5.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.86% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	maturity date Fixed 5.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	maturity date Fixed 5.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.86% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	maturity date Fixed 5.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.86% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	maturity date Fixed 5.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 5.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 5.86% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, enversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	maturity date Fixed 5.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	maturity date Fixed 5.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	maturity date Fixed 5.86% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	maturity date Fixed 5.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 5.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 5.86% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	maturity date Fixed 5.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 5.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 5.86% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	maturity date Fixed 5.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 5.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 5.86% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	maturity date Fixed 5.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	maturity date Fixed 5.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 5.86% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A

(\$ millions	s except as noted)			
1				
1		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1		regulatory capital	regulatory capital	regulatory capital
	Issuer	BMO	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0000011174	00000111110	000001111/6
2	for private placement)	06368LUT1	06368LUU8	06368LUV6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other 12 to manufacturent	Other TEXO manufacturent	Other TEXO Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.4	3.199	USD 1.411
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
12	Perpetual or dated	Dated 17 Aug 2029	Dated 17 Aug 2026	Dated 17 Aug 2029
13 14	Original maturity date / Final maturity	17-Aug-2028 Yes	·	17-Aug-2028
14	Issuer call subject to prior supervisory approval	100	Yes	Yes
15	Optional call date, contingent call dates and	At par on 17-Aug-2024	At par on 17-Aug-2024	At par on 17-Aug-2024
15	redemption amount / Initial maturity	At par on 17-Aug-2024	At pai on 17-Aug-2024	At par on 17-Aug-2024
		At par on each February and	At par on each February and	At par on each February and
			August 17, commencing Aug 17,	
		2024 up to and excluding the	2024 up to and excluding the	2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	
-				maturity date
	Coupons/dividends	Fired	Eliza d	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	5.80%	5.80%	Fixed 6.05%
17	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper			Fixed
17 18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	5.80% No	5.80% No	Fixed 6.05%
17 18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	5.80%	5.80% No	Fixed 6.05%
17 18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	5.80% No Mandatory	5.80% No Mandatory	Fixed 6.05% No Mandatory
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	5.80% No Mandatory No Cumulative Non-convertible	5.80% No Mandatory No Cumulative Non-convertible	Fixed 6.05% 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)	5.80% No Mandatory No Cumulative Non-convertible N/A	5.80% No Mandatory No Cumulative Non-convertible N/A	Fixed 6.05% 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	5.80% No Mandatory No Cumulative Non-convertible N/A N/A	5.80% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	5.80% No Mandatory No Cumulative Non-convertible N/A N/A	5.80% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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	5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.05% No 6.05% 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.05% No 6.05% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.05% No 6.05% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.05% No 6.05% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	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	5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.05% No 6.05% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Poly Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Poly Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 6.05% No 6.05% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 6.05% 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 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 6.05% 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 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer 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 instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 6.05% 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 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 6.05% 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 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer 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 instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 6.05% 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 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer 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 instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 6.05% 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

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002001111144	002001 11/0	002001 VD0
2	for private placement)	06368LUW4	06368LUY0	06368LVB9
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	NI/A	NI/A	NI/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.539		1
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Perpetual or dated	17-Aug-2023 Dated	Dated 18-Aug-2023	22-Aug-2023 Dated
13	Original maturity date / Final maturity	17-Aug-2026		22-Aug-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 17-Aug-2024	At par on 18-Aug-2024	At par on 22-Aug-2024
		At par on each February and	At par on each February and	At par on each February and
			August 18, commencing Aug 18,	
16	Subsequent call dates, if applicable	2024 up to and excluding the maturity date	2024 up to and excluding the maturity date	2024 up to and excluding the maturity date
10	Coupons/dividends	maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.65%		6.00%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory No	Mandatory No	Mandatory No
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	1.110	NI/A
1	,		N/A	N/A
27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A N/A	N/A N/A
	If convertible, mandatory or optional conversion			
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into			
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into			
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A N/A
28 29 30	If 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
28 29 30 31	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A	N/A	N/A N/A
28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A	N/A	N/A N/A
28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A No	N/A N/A No	N/A N/A No
28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A	N/A	N/A N/A
28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A No	N/A N/A No	N/A N/A No
28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	N/A N/A No Exemption from subordination	N/A N/A No	N/A N/A No
28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A No	N/A N/A No Exemption from subordination	N/A N/A No Exemption from subordination
28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	ВМО
2	for private placement)	06368LVC7	06368LVD5	06368LVE3
	, ,			
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Means by which enforceability requirement of Section 13	or Carrada applicable tricrem	or Carrada applicable treferr	or carrada applicable increm
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A 0.969	N/A USD 0.25	N/A USD 0.021
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	24-Aug-2023		24-Aug-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	24-Aug-2026	Ü	24-Aug-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	0 1 11 11			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 24-Aug-2024	At par on 24-Aug-2024	At par on 24-Aug-2024
13	redemption amount / initial maturity	711 par on 24 71ug 2024	711 par on 24 71ug 2024	71 par on 24 rag 2024
1		At par on each February and	At par on each February and	At par on each February and
		August 24, commencing Aug 24,	August 24, commencing Aug 24,	August 24, commencing Aug 24,
16	Subsequent call dates if applicable	August 24, commencing Aug 24, 2024 up to and excluding the	August 24, commencing Aug 24, 2024 up to and excluding the	August 24, commencing Aug 24, 2024 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	August 24, commencing Aug 24,	August 24, commencing Aug 24,	August 24, commencing Aug 24,
16	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon	August 24, commencing Aug 24, 2024 up to and excluding the	August 24, commencing Aug 24, 2024 up to and excluding the	August 24, commencing Aug 24, 2024 up to and excluding the
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50%	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 6.00%-7.00%	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed	August 24, commencing Aug 24, 2024 up to and excluding the maturity date	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50%	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 6.00%-7.00%	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% Mandatory	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 6.00%-7.00% Mandatory	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50%	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 6.00%-7.00%	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50%
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 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 6.00%-7.00% Mandatory No	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 6.00%-7.00% No Mandatory No Cumulative Non-convertible N/A	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 6.00%-7.00% No Mandatory No Cumulative Non-convertible N/A N/A	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 6.00%-7.00% No Mandatory No Cumulative Non-convertible N/A N/A	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 6.00%-7.00% No Mandatory No Cumulative Non-convertible N/A N/A	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 6.00%-7.00% No Mandatory No Cumulative Non-convertible N/A N/A	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 6.00%-7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 6.00%-7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 6.00%-7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, 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 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 6.00%-7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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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)	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 6.00%-7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 6.00%-7.00% No Mandatory No Cumulative No/A N/A N/A N/A N/A N/A N/A	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 6.00%-7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 6.00%-7.00% No Mandatory No Cumulative No/A N/A N/A N/A N/A N/A N/A	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 6.00%-7.00% No Mandatory No Cumulative No/A N/A N/A N/A N/A N/A N/A	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 6.00%-7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If 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 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 6.00%-7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 6.00%-7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 6.00%-7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 6.00%-7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 6.00%-7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 6.00%-7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 6.00%-7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 24, commencing Aug 24, 2024 up to and excluding the maturity date Fixed 5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000001.7/50	0000017440	0000017412
2	for private placement)	06368LVF0	06368LVK9	06368LVL7
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment		21/2	
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.952	0.45	5.995
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	24-Aug-2023 Dated	Dated 23-Aug-2023	31-Aug-2023 Dated
13	Original maturity date / Final maturity	24-Aug-2026		31-Aug-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	E s seles seed abbresses			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 24-Aug-2024	At par on 23-Aug-2024	At par on 31-Aug-2025
		At par on each February and	At par on each February and	At par on each February and
		August 24, commencing Aug 24,	August 23, commencing Aug 23,	
16	Subsequent call dates, if applicable	2024 up to and excluding the maturity date	2024 up to and excluding the maturity date	2025 up to and excluding the maturity date
10	Coupons/dividends	maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.60%-6.25%	6.00%	5.90%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	and the second second			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Evernation from sub-self-self-	Evenution from substanting	Evention from sub
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
	Non-compliant transitioned features	No	No	No
36		N/A	N/A	N/A
	If yes, specify non-compliant features			
36	, , , , , , , , , , , , , , , , , , , ,			
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus			
36	Prospectus / Base Shelf Prospectus / Short Form			
36	Prospectus / Base Shelf Prospectus / Short Form			
36	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
36	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
36	Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Final Terms - CUSIP: 06368LVF(Final Terms - CUSIP: 06368LVK	Final Terms - CUSIP: 06368LVL7

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	OCOCOL VIME	002001 VD0	0636917/1/15
2	for private placement)	06368LVM5	06368LVP8	06368LVW3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	5		USD 1.465
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	31-Aug-2023 Dated	1-Sep-2023 Dated	15-Sep-2023 Dated
13	Original maturity date / Final maturity	31-Aug-2028	1-Sep-2028	15-Sep-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	E s seles seel abbresse.			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 31-Aug-2025	At par on 01-Sep-2024	At par on 15-Sep-2024
	, ,	,	·	
		At par on each February and	At par on each March and	At par on each March and
		August 31, commencing Aug 31,	September 1, commencing Sep	September 15, commencing Sep
		2025 up to and excluding the	1, 2024 up to and excluding the	15, 2024 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.45%	6.40%	6.05%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	,	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No.
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
23	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	. , , ,			
	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
	If convertible, mandatory or optional conversion			
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into			
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
28 29	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A N/A
28 29 30	If 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
28 29	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A N/A
28 29 30 31	If convertible, mandatory or optional conversion If convertible, 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
28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A	N/A	N/A N/A
28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A No	N/A N/A No	N/A N/A No
28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A	N/A	N/A N/A
28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A No	N/A N/A No	N/A N/A No
28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	N/A N/A No	N/A N/A No	N/A N/A No
28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A No Exemption from subordination	N/A N/A No Exemption from subordination	N/A N/A No Exemption from subordination
28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LVX1	06368LVY9	06368LVZ6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	NI/A	NI/A	NI/A
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 0.19	N/A 14.91	N/A 11.86
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Sep-2023	21-Sep-2023	21-Sep-2023
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	15-Sep-2026	21-Sep-2026 Yes	21-Sep-2026 Yes
14	issuer can subject to prior supervisory approval	Yes	100	100
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 15-Sep-2024	At par on 21-Sep-2024	At par on 21-Sep-2024
ĺ		At par on each March and	At par on each March and	At par on each March and
			At par on each March and September 21, commencing Sep	
		September 15, commencing Sep 15, 2024 up to and excluding the	September 21, commencing Sep 21, 2024 up to and excluding the	September 21, commencing Sep 21, 2024 up to and excluding the
16	Subsequent call dates, if applicable	September 15, commencing Sep	September 21, commencing Sep	September 21, commencing Sep
	Coupons/dividends	September 15, commencing Sep 15, 2024 up to and excluding the maturity date	September 21, commencing Sep 21, 2024 up to and excluding the maturity date	September 21, commencing Sep 21, 2024 up to and excluding the maturity date
16 17 18		September 15, commencing Sep 15, 2024 up to and excluding the	September 21, commencing Sep 21, 2024 up to and excluding the maturity date	September 21, commencing Sep 21, 2024 up to and excluding the
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	September 15, commencing Sep 15, 2024 up to and excluding the maturity date	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 6.00%	September 21, commencing Sep 21, 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	September 15, commencing Sep 15, 2024 up to and excluding the maturity date Fixed 6.20%	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 6.00% No	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 5.55%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	September 15, commencing Sep 15, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 6.00% Mandatory	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 5.55% 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	September 15, commencing Sep 15, 2024 up to and excluding the maturity date Fixed 6.20%	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 6.00% No	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory 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	September 15, commencing Sep 15, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	September 15, commencing Sep 15, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	September 15, commencing Sep 15, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	September 15, commencing Sep 15, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	September 15, commencing Sep 15, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	September 15, commencing Sep 15, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 5.55% 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 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	September 15, commencing Sep 15, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	September 15, commencing Sep 15, 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	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	September 15, commencing Sep 15, 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	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	September 15, commencing Sep 15, 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	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	September 15, commencing Sep 15, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	September 15, commencing Sep 15, 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	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	September 15, commencing Sep 15, 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	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	September 15, commencing Sep 15, 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	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	September 15, commencing Sep 15, 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	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	September 15, commencing Sep 15, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pi/A N/A N/A N/A N/A N/A N/A Pi/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 349	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	September 15, commencing Sep 15, 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 Pari pasu to Deposit Liabilities No	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September 15, commencing Sep 15, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pi/A N/A N/A N/A N/A N/A N/A Pi/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 349	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	September 15, commencing Sep 15, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 349	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September 15, commencing Sep 15, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 349	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 15, commencing Sep 15, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 349	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	September 15, commencing Sep 15, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 349	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	September 15, commencing Sep 15, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 349	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 15, commencing Sep 15, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 21, commencing Sep 21, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LWA0	06368LWB8	06368LWC6
	for private placement)	06366LWA0	06366EWB6	0636614706
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	NI/A	NI/A
9	millions, as of most recent reporting date) Par value of instrument	N/A 1.476	N/A 0.493	N/A
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	15-Sep-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Sep-2026	15-Sep-2026	15-Sep-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
4.5	Optional call date, contingent call dates and	At now on 45 Con 2024	At not on 45 Con 2024	A4 nor on 45 Con 2025
15	redemption amount / Initial maturity	At par on 15-Sep-2024	At par on 15-Sep-2024	At par on 15-Sep-2025
		At par on each March and	At par on each March and	At par on each March and
			September 15, commencing Sep	
			15, 2024 up to and excluding the	
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.00%	5.80%	5.65%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory No	Mandatory No	Mandatory No
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
	If write down personant as tancer		i	
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-down mechanism			
33	If temporary write-down, description of write-	Exemption from subordination	Exemption from subordination	Exemption from subordination
33	If temporary write-down, description of write- down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
33 34 34a	If 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	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
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	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	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	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	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	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 Supplement to Base Shelf Prospectus (if applicable)	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 N/A	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No N/A

At par on each March and September 22, commencing Sep 22-Sep-2024 At par on each March and September 22, commencing Sep 25, 2024 up to and excluding the emailurity date final maturity At par on each March and September 22, commencing Sep 25, 2024 up to and excluding the emailurity date fixed or floating dividends At par on each March and September 22, commencing Sep 22, 2024 up to and excluding the maturity date fixed or floating dividends Fixed or floating dividends At par on each March and September 22, commencing Sep 22, 2024 up to and excluding the maturity date fixed or floating dividends Fixed or floating dividend/coupon Fixed or floating dividend/coupon fixed or floating dividend/coupon fixed or floating dividend/coupon fixed or floating dividenders Province of Ontario and the laws of Canada applicable therein of Canada applicable		tures Of Regulatory Capital Instruments			
Apparent Province of Contact	(\$ million	s except as noted)			
Apparent Province of Contact			Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
timpes internative (CAS), RIN, or Bloomborg sterriber (Dissolation of Carnado applicable for control of Carn					
2 or periode placement)	1	Issuer	ВМО	ВМО	ВМО
Sovereint jasted of the instrument The province of Ontario and the laws of Connots applicable horses o					
A Means by which enforcedshipty requirement of Section 13 of Canada applicable (herein) of Canada (herein) of Canada (herein	2	for private placement)	06368LWG7	06368LWJ1	06368LWK8
A Means by which enforcedshipty requirement of Section 13 of Canada applicable (herein) of Canada (herein) of Canada (herein					
A Means by which enforcedshipty requirement of Section 13 of Canada applicable (herein) of Canada (herein) of Canada (herein			Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
So office TEAC from Section substructed (From Section Se	3	Governing law(s) of the instrument			
torstruments governed by foreign stable with a stable problem to the TLAC resible instruments governed by foreign stable problems are stable to the stable problems and the stable problems are stable problems. ANA NA NA NA NA NA NA NA NA NA NA NA NA					.,
Regulatory recommend 5 Project-transitional Basel II rules NNA NNA NNA NNA NNA NNA NNA N	3a	, ,			
Transpland Basel II rules NNA NNA NNA NNA NNA NNA NNA NNA NNA NN		instruments governed by foreign law)	Contractual	Contractual	Contractual
5 Pear-transitional asset ill rules NNA NNA NNA NNA NNA NNA NNA NNA NNA NNA NNA NNA		- ,			
6 Eligible at sout/proug/soup/soup/soup/soup/soup/soup/soup/soup			-		
Instrument type					
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8 millions, as of most recent reporting date) N/A N/A N/A N/A 9 Per value of instrument 1 10 Per value of instrument 1 11 Original date of instrument 2 12 Per persual are fasted 4 13 Original date of instrument 2 14 Issuer fall subject to prior supervisiony approval 15 Per value of instrument 2 16 Issuer fall subject to prior supervisiony approval 16 Issuer fall subject to prior supervisiony approval 17 Per value of instrument 2 18 Issuer fall subject to prior supervisiony approval 18 Issuer fall subject to prior supervisiony approval 19 Instrument 2 10 Per value of instrument 2 10 Per value of instrument 2 10 Per value of instrument 2 10 Per value of instrument 2 10 Per value of instrument 2 10 Per value of instrument 2 10 Per value of instrument 2 10 Per value of instrument 2 10 Per value of instrument 2 10 Per value of instrument 2 11 Per value of instrument 2 12 Supervisiony approval 12 Per value of instrument 2 13 Per value of instrument 2 14 Per value of instrument 2 15 Subsequent call dates, if applicable 16 Subsequent call dates, if applicable 17 Per value of instrument 2 18 Subsequent call dates, if applicable 18 Subsequent call dates, if applicable 19 Existence of a subject date of instrument 2 19 Existence of a subject date of instrument 2 20 Existence of a subject date of instrument 2 21 Existence of a subject date of instrument 2 22 Existence of a subject date of instrument 2 23 Existence of a subject date of instrument 2 24 Existence of a subject date of instrument 2 25 Instrument 2 26 Instrument 2 27 Instrument 2 28 Instrument 2 29 Instrument 2 20 Instrument 2 20 Instrument 2 20 Instrument 2 20 Instrument 2 21 Existence of a subject of instrument 3 22 Instrument 2 23 Instrument 2 24 Instrument 2 25 Instrument 2 26 Instrument 2 27 Instrument 2 28 Instrument 2 29 Instrument 2 20 Instrument 2 20 Instrument 2 20 Instrument 2 20 Instrument 2 21 Instrument 2 22 Instrument 2 23 Instrument 2 24 Instrument 2 25 Instrument 2 26 Instrument			Other TEAC Institution	Other TEAC Instrument	Other TEAC Institution
10 Organization Liability - fair value option 22-Sep-2023 12 Perpotuto in dated Oated 8		N/A	N/A	N/A	
11 Original date of issuance / Settlement	9	Par value of instrument	1	0.998	2.598
12 Perpetual or dated Dated Dated Dated Dated Dated 22-Sep-2027 22-Sep-202 3 23-Sep-2027 22-Sep-202 4 Issuer call subject to prior supervisory approval Yes	10				Liability - fair value option
13 Original reaturity date / Final maturity 25-Sep-2028 22-Sep-2027 22-Sep-202 Yes 22-Sep-202 Yes 22-Sep-2024 At part on 25-Sep-2024 Yes 22-Sep-2024 At part on 25-Sep-2024 At part on 22-Sep-2024 At part on					22-Sep-2023
14 Issuer call subject to prior supervisory approval Yes Y					
Optional call date, contingent call dates and redemption amount / Initial maturity At par on each March and September 25, commencing Sep September 22, commencin			•	•	·
At par on 22-Sep-2024 At par on 22-Sep-2024 At par on 22-Sep-2024 At par on 22-Sep-2024 At par on 22-Sep-2024 At par on 22-Sep-2024 At par on 22-Sep-2024 At par on 22-Sep-2024 At par on 22-Sep-2024 At par on 22-Sep-2024 At par on 22-Sep-2024 At par on 22-Sep-2024 At par on 22-Sep-2024 At par on 22-Sep-2024 At par on 22-Sep-2024 At par on 22-Sep-2024 At par on 22-Sep-2024 At par on 22-Sep-2024 At par on 22-Sep-2024 At par on 22-Sep-2024 At par on	14	issuer can subject to prior supervisory approval	100	100	100
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At par on each March and September 25, commencing Sep September 22, commencing Sep September 23, commencing Sep September 24, commencing Sep September 24, commencing Sep September 24, commencing Sep September 24, commencing Sep September 24, commencing Sep September 24, commencing Sep September 24, commencing Sep September 24, commencing Sep September 24, commencing Sep September 24, commencing Sep September 24, commencing Sep September 24, commencing Sep September 24, commencing Sep September 24, commencing Sep September 24, commencing Sep Sep Sep Sep Sep Sep Sep Sep Sep Sep	15		At par on 25-Sep-2024	At par on 22-Sep-2024	At par on 22-Sep-2024
September 25, commencing Sep September 22, commencing Sep September 22, 2024 up to and excluding the 25, 2024 up to and excluding the maturity date maturity	- 13	reactification amount / initial maturity	7 K pai eii 20 Cep 202 i	7 tt pair 611 22 Gop 202 1	7 K pai eii 22 Gep 202 i
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September 25, commencing Sep September 22, commencing Sep 15, 2024 up to and excluding the 22, 2024 up to and excluding the 22, 2024 up to and excluding the 25, 2024 up to and excluding the maturity date maturity					
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September 25, commencing Sep September 22, commencing Sep 15, 2024 up to and excluding the 22, 2024 up to and excluding the 22, 2024 up to and excluding the 25, 2024 up to and excluding the maturity date maturity					
25, 2024 up to and excluding the auturity date maturity da			At par on each March and	At par on each March and	At par on each March and
Subsequent call dates, if applicable maturity date maturity date maturity date Coupons/dividends					
Coupons/dividends Fixed Fixed Fixed Fixed Fixed					
17 Fixed or floating dividend/coupon Fixed Fix	16		maturity date	maturity date	maturity date
18 Coupon rate and any related index 6.25% 5.90% 6.10 19 Existence of a dividend stopper No No No No No No Pully discretionary, partially discretionary or Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory No No No No No No No No No No No No No	17		Fixed	Fixed	Fixed
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No No No No No No No No No No No					6.10%
mandatory Mandatory Mandatory Mandatory Existence of a step up or other incentive to redeem No No No No No No No No No No No No No	19	Existence of a dividend stopper	No	No	No
Existence of a step up or other incentive to redeem No No No No No No No No No No No No No		Fully discretionary, partially discretionary or			
22 Noncumulative or 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 N/A N/A N/A N/A N/A N/A		· ·			-
1					
25 If convertible, fully or partially N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A					
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If write-down, permanent or temporary 35 If write-down, description of write-down mechanism 36 Non-compliant ton bierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 If yes, specify non-compliant features 38 Non-compliant transitioned features 39 No 30 No 30 No 30 No 30 No 31 If write-down, full or partial 31 If write-down, permanent or temporary 32 If semption from subordination 33 If write-down, description of write-down mechanism 34 down mechanism 35 Non-compliant transitioned features 36 Non-compliant transitioned features 37 Non-compliant features 38 No 39 No 30 No 30 No 30 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 39 No 39 No 39 No 30 No 30 No 30 No 30 No 30 No 30 No 31 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 39 No 39 No 30 No 30 No 30 No 30 No 30 No 30 No 31 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 39 No 39 No 30 N					
27 If convertible, mandatory or optional conversion N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A					
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	27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A					
29 into N/A N/A N/A N/A 30 Write-down feature No No No No 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If temporary write-down, description of write-down mechanism 34 down mechanism 35 Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features No No No 37 If yes, specify non-compliant features No N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	28				
30 Write-down feature No No No No No No No No No No No No No	1			1	
If write-down, write-down, full or partial	20	1	N/A	N/A	N/A
32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write- down mechanism 34 Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features No No No No No No No No No No No No No N		into			
33 If write-down, permanent or temporary	30	into Write-down feature			
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Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features No No No No No No No No No No No No No N	30 31 32	into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial			
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities No No No No No Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	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-			
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features No No No No No No No No No N	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	No	No	No
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features No No No No No No No No No N	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	No	No	No
36 Non-compliant transitioned features No No No No No No No No No 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	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)	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	Exemption from subordination	Exemption from subordination
Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	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)	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	30 31 32 33 34 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	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
Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	30 31 32 33 34 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	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
Pricing Supplement (if applicable)	30 31 32 33 34 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	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
	30 31 32 33 34 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	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
	30 31 32 33 34 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 Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
	30 31 32 33 34 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 Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
	30 31 32 33 34 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 Prospectus Supplement to Base Shelf Prospectus (if applicable)	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06368LWL6	06368LWM4	06368LWS1
	for private placement)	0030017710	00308EVVIVI4	00306EWS1
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	NI/A	NI/A
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 0.696	N/A USD 0.44	N/A 7
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Sep-2023	22-Sep-2023	25-Sep-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	22-Sep-2027	22-Sep-2027	25-Sep-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 22-Sep-2024	At par on 22-Sep-2024	At par on 25-Sep-2024
13	redemption amount / initial maturity	711 par on 22 dep 2024	711 par on 22 dep 2024	711 par on 20 dep 2024
		At par on each March and	At par on each March and	At par on each March and
			September 22, commencing Sep	
16	Subsequent call dates, if applicable	maturity date	22, 2024 up to and excluding the maturity date	maturity date
	Coupons/dividends	,	,	,
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.35%	6.15%	6.15%
19		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
- 21	somerable, mandatory or optional conversion		1. 47. 4	
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s) 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 for a sta			
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 Prospectus Prospectus			
-	•			
	Supplement to Base Shelf Prospectus (if applicable)			
1				
	Pricing Supplement (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368LWL	Final Terms - CUSIP: 06368LWM	Final Terms - CUSIP: 06368LWS

(\$ millions	tures Of Regulatory Capital Instruments			
	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LWX0	06368LWY8	06368LXB7
	ioi private piacement;	0030027770	00300EVV10	00300EXB1
			Province of Ontario and the laws	
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	Liability fair value ention	USD 0.8	3.676
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 28-Sep-2023	Liability - fair value option 28-Sep-2023	Liability - fair value option 6-Oct-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Sep-2027	28-Sep-2027	6-Oct-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and	At par on 28-Sep-2024	At par on 28-Sep-2024	At par on 06-Oct-2024
15	redemption amount / Initial maturity	At par on 26-3ep-2024	At par on 26-3ep-2024	At par on 06-Oct-2024
		At par on each March and	At par on each March and	At par on each April and October
			September 28, commencing Sep	
				to and excluding the maturity
16	Subsequent call dates, if applicable			to and excluding the maturity date
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	,
17	Coupons/dividends Fixed or floating dividend/coupon	maturity date Fixed	maturity date Fixed	date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	maturity date Fixed 6.10%	maturity date Fixed 6.35%	date Fixed 6.00%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	maturity date Fixed	maturity date Fixed	date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	maturity date Fixed 6.10%	maturity date Fixed 6.35% No	date Fixed 6.00% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	maturity date Fixed 6.10% No	maturity date Fixed 6.35%	date Fixed 6.00%
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	maturity date Fixed 6.10% No Mandatory No Cumulative	maturity date Fixed 6.35% No Mandatory No Cumulative	date Fixed 6.00% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible	maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible	date Fixed 6.00% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A	maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A	date 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	maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible	maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000001.VO5	0000017/200	000001.VE4
2	for private placement)	06368LXC5	06368LXD3	06368LXE1
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	2.644	USD 1.025	USD 0.397
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	6-Oct-2023		6-Oct-2023
12	Perpetual or dated	Dated	Dated	Dated C Oat 2020
13	Original maturity date / Final maturity	6-Oct-2026		6-Oct-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
4.5	Optional call date, contingent call dates and	At nor on 06 Oct 2024	At par an 06 Oct 2024	At par an 06 Oct 2024
15	redemption amount / Initial maturity	At par on 06-Oct-2024	At par on 06-Oct-2024	At par on 06-Oct-2024
		At not an each April and October	At par an each April and October	At par an each April and October
		6, commencing Oct 06, 2024 up	At par on each April and October 6, commencing Oct 06, 2024 up	6, commencing Oct 06, 2024 up
		to and excluding the maturity	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.15% No	6.25% No	6.40% No
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	INO	NO	INO
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Evernation from subordination	Evernation from subordination	Evernation 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)			
Ì	Pricing Supplement (if applicable)			
1				
		Final Terms - CUSIP: 06368LXC	Final Terms - CUSIP: 06368LXD3	Final Terms - CUSIP: 06368LXE

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	200001.VO	0000017414	000001.7470
2	for private placement)	06368LXG6	06368LXH4	06368LXV3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	7.5		1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	13-Oct-2023		19-Oct-2023
12	Perpetual or dated	Dated 43 Oct 2027	Dated 43 Oct 2027	Dated 10 Oct 2020
13	Original maturity date / Final maturity	13-Oct-2027		19-Oct-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
4.5	Optional call date, contingent call dates and	At nor on 12 Oct 2024	At par an 12 Oct 2024	At par on 10 Oct 2024
15	redemption amount / Initial maturity	At par on 13-Oct-2024	At par on 13-Oct-2024	At par on 19-Oct-2024
		At not an each April and October	At par an apply April and October	At nor on cook lanuary April
		13, commencing Oct 13, 2024	At par on each April and October 13, commencing Oct 13, 2024	July and October 19.
		up to and excluding the maturity	up to and excluding the maturity	commencing Oct 19, 2024 up to
16	Subsequent call dates, if applicable	date	date	and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.70%		6.32%
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 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	Evomption from subardination	Examplian from subardination	Examplian from subardination
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus Prospectus / Short Torni			
		i	1	
	Supplement to Base Shelf Prospectus (if applicable)			
	•			
	Supplement to Base Shelf Prospectus (if applicable)			
	•	Final Terms - CUSIP: 06368LXG	Final Terms - CUSIP: 06368LXH	Final Terms - CUSIP: 06368LXV

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LXW1	06368LXX9	06368LXY7
	ioi private piacement)	OGGGEAWT	OOSOBEAAS	00300EX17
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			0
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	NI/A	NI/A
9	Par value of instrument	1N/A 25	N/A USD 1	N/A USD 1.32
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	16-Oct-2023		12-Oct-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	16-Oct-2026		12-Oct-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and	At par on 16-Oct-2024	At par on 12-Oct-2024	At par on 12-Oct-2024
15	redemption amount / Initial maturity	At par on 10-0ct-2024	At pai 011 12-0ct-2024	At pai 011 12-0ct-2024
		At par on each April and October	At par on each April and October	At par on each April and October
		16, commencing Oct 16, 2024	12, commencing Oct 12, 2024	12, commencing Oct 12, 2024
		up to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	date	date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.15%		6.50%-7.75%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory No	Mandatory No	Mandatory No
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35		No	No N/A	No N/A
36	Non-compliant transitioned features If yes, specify non-compliant features	N/A		
	If yes, specify non-compliant features	N/A	IN/A	
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A	IVA	
36	If yes, specify non-compliant features	N/A	IVA	
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	IVA	
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A	IVA	
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A	IVA	
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus		Final Terms - CUSIP: 06368LXXS	

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LXZ4	06368LYA8	06368LYE0
	for private placement)	06366LAZ4	00306L1A0	003001120
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	N1/A	NI/A
9	millions, as of most recent reporting date) Par value of instrument	N/A 0.401	N/A 2.509	N/A USD 0.19
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12-Oct-2023	12-Oct-2023	26-Oct-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12-Oct-2028	12-Oct-2028	26-Oct-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and	At par on 12-Oct-2024	At par on 12-Oct-2024	At par on 26-Oct-2024
15	redemption amount / Initial maturity	At par on 12-0ct-2024	At par on 12-0ct-2024	At par 011 20-0ct-2024
		At par on each April and October	At par on each April and October	At par on each April and October
		12, commencing Oct 12, 2024	12, commencing Oct 12, 2024	26, commencing Oct 26, 2024
16	Subsequent call dates, if applicable	up to and excluding the maturity date	up to and excluding the maturity date	up to and excluding the maturity date
16	Coupons/dividends	uate	uate	uate
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.10%-7.10%	6.00%-7.00%	6.30%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatani	Mandatan	Mandatan
20	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial If write-down, permanent or temporary			
- 33	If temporary write-down, description of write-			
1	down mechanism			
34	down meenanism		Examplian from subordination	Exemption from subordination
34 34a	Type of subordination	Exemption from subordination	Exemption from subordination	•
	Type of subordination	Exemption from subordination	Exemption from subordination	·
34a	Type of subordination Position in subordination hierarchy in liquidation (specify			
34a 35	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features			Pari pasu to Deposit Liabilities
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(5-1111110II)	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000001.VE7	200001 1/05	0000017410
2	for private placement)	06368LYF7	06368LYG5	06368LYH3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 0.305	N/A 3.572	N/A 2.107
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	26-Oct-2023	26-Oct-2023	26-Oct-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	26-Oct-2026	26-Oct-2026	26-Oct-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 26-Oct-2024	At par on 26-Oct-2024	At par on 26-Oct-2024
		At par on each April and October	At par on each April and October	At par on each April and October
		26, commencing Oct 26, 2024	26, commencing Oct 26, 2024	26, commencing Oct 26, 2024
		up to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
17	Coupons/dividends Fixed or floating dividend/coupon		Fixed	
18		lFixed		Fixed
		Fixed 6.50%		Fixed 6.05%
19	Coupon rate and any related index	6.50% No	6.20% No	
	Coupon rate and any related index	6.50%	6.20%	6.05%
19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	6.50% No Mandatory	No Mandatory	6.05% No Mandatory
19 20 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	6.20% No Mandatory No	6.05% No Mandatory No
19 20 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	6.50% No Mandatory No Cumulative	6.20% No Mandatory No Cumulative	6.05% No Mandatory No Cumulative
19 20 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	6.20% No Mandatory No	6.05% No Mandatory No
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	No Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
20 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) 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	6.05% No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tony partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tony partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000741/750	00075140140	0007514000
2	for private placement)	06374VZ58	06375M3N3	06375M3P8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
<u>4</u> 5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5	USD 2 Liability - fair value option	USD 2.672 Liability - fair value option
11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 3-Aug-2023	15-Aug-2023	8-Aug-2023
12	Perpetual or dated	Dated 3 7 kg 2023	Dated 13 7 kg 2023	Dated 0 7 kg 2020
13	Original maturity date / Final maturity	3-Aug-2026	15-Aug-2028	8-Aug-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 03-Feb-2024	At par on 15-Aug-2024	At par on 08-Feb-2024
		At par on each February and	At par on each February and	At par on each February and
		August 3, commencing Feb 03,	August 15, commencing Aug 15,	
		2024 up to and excluding the	2024 up to and excluding the	2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends	E	E: 1	le: 1
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.80%	Fixed 5.70%	Fixed 6.00%
19	Existence of a dividend stopper	No	No	No
- 13	Fully discretionary, partially discretionary or	110	110	110
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	NI/A	N1/A	NI/A
29	into	N/A	N/A	N/A
30 31	Write-down feature If write-down, write-down trigger (s)	No	No	No
32	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Decision in subandination biography in liquidation ()			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Sneit Prospectus / Snort Form Prospectus			
<u> </u>		MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Processins Supplement	MTN Processing Cumplement	MTN Propostus Supplement
-		MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
	0 anthremore (1) abburanch	Final Terms - CUSIP: 06374V758	Final Terms - CUSIP: 06375M3N:	Final Terms - CUSIP: 06375M3P

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007514000	0007514000	0007514070
2	for private placement)	06375M3Q6	06375M3S2	06375M3T0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 3 Liability - fair value option	USD 5 Liability - fair value option	USD 5.264 Liability - fair value option
11	Original date of issuance / Settlement	16-Aug-2023	21-Aug-2023	28-Aug-2023
12	Perpetual or dated	Dated 10 7 kg 2020	Dated 21 7 kg 2023	Dated 20 7 kg 2020
13	Original maturity date / Final maturity	16-Aug-2028	21-Aug-2026	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 16-Aug-2024	At par on 21-Feb-2024	At par on 28-Feb-2024
		At par on each February, May,	At par on each February and	At par on each February and
		August and November 16,	August 21, commencing Feb 21,	
		commencing Aug 16, 2024 up to	2024 up to and excluding the	2024 up to and excluding the
16	Subsequent call dates, if applicable	and excluding the maturity date	maturity date	maturity date
	Coupons/dividends	E	E: 1	E
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 6.05%	Fixed 5.85%	Fixed 5.75%
19	Existence of a dividend stopper	No	No	No
13	Fully discretionary, partially discretionary or	110	110	110
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	NI/A	N1/A	NI/A
29	into Write down feature	N/A No	N/A	N/A No
30 31	Write-down feature If write-down, write-down trigger (s)	INU	No	INO
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination biography in liquidation /orif			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Shell Prospectus / Short Porni	MTN B	MTN B	MEN D
-		MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		roopodido Oupplement	roopoolus oupplement	1 100pooluo Ouppiement
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06375M3Q	Final Terms - CUSIP: 06375M3S	Final Terms - CUSIP: 06375M3T0

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06375M3U7	06375M3V5	06375M3W3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Cure 12 to monument	Cure 12 to monument	Carlot 12.10 monament
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 7	USD 5	USD 7
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	29-Aug-2023	28-Aug-2023	28-Aug-2023
12	Perpetual or dated Original maturity date / Final maturity	Dated 29-Aug-2028	Dated 28-Aug-2028	Dated 28-Aug-2026
14	Issuer call subject to prior supervisory approval	Yes 29-Aug-2028	Yes 28-Aug-2028	Yes
14	issue. Sail subject to prior supervisory approval			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 29-Aug-2024	At par on 28-Aug-2024	At par on 28-Aug-2024
	,,	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	.,,
		At par on last calendar day of		
		February, May 29, August 29	At par on each February and	At par on each February and
		and November 29, commencing	August 28, commencing Aug 28,	August 28, commencing Aug 28,
		Aug 29, 2024 up to and	2024 up to and excluding the	2024 up to and excluding the
16	Subsequent call dates, if applicable	excluding the maturity date	maturity date	maturity date
47	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17 18	Coupon rate and any related index	Fixed 6.10%	5.90%	6.00%
19	Existence of a dividend stopper	No	No 0.3070	No Sied / S
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, rully or partially If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	, , , , , , , , , , , , , , , , , , , ,			
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, full or partial If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
1	Position in subordination hierarchy in liquidation (specify			
1	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35	I Non-compliant transitioned features	No	No N/A	No N/A
36	Non-compliant transitioned features If yes, specify non-compliant features	N/A		113//3
	If yes, specify non-compliant features	N/A	IN/A	
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A	INA	
36	If yes, specify non-compliant features	N/A MTN Prospectus	MTN Prospectus	MTN Prospectus
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form			MTN Prospectus MTN Prospectus Supplement
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus	MTN Prospectus	
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus	MTN Prospectus Supplement

(\$ 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	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000751407/4	000751401/0	0007514440
2	for private placement)	06375M3X1	06375M3Y9	06375M4A0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other 12 to manufacturent	Other 12/10 matument	Other TEXO Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 4	USD 2	USD 2.542
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	19-Sep-2023
12	Perpetual or dated	Dated 15 Son 2029	Dated 15 Son 2022	Dated 10 San 2029
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	15-Sep-2028 Yes	15-Sep-2033 Yes	19-Sep-2028 Yes
14	issuer can subject to prior supervisory approval	163	163	169
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 19-Sep-2024
13	recemption amount / initial maturity	At par on 13-3ep-2024	At par on 13-3ep-2023	At par on 19-3ep-2024
		At par on each March and	At par on each March and	At par on each March, June,
			September 15, commencing Sep	
			15, 2025 up to and excluding the	commencing Sep 19, 2024 up to
16	Subsequent call dates, if applicable	maturity date	maturity date	and excluding the maturity date
,	Coupons/dividends			
	, ,	F: 1	E: 1	P' 1
17	Fixed or floating dividend/coupon	Fixed	Fixed F 950/	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	5.90%	5.85%	6.30%
	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	5.90% No	5.85% No	6.30% No
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	5.90%	5.85% No	6.30%
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	5.90% No Mandatory	5.85% No Mandatory	6.30% 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	5.90% No Mandatory No Cumulative Non-convertible	5.85% No Mandatory No Cumulative Non-convertible	6.30% 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)	5.90% No Mandatory No Cumulative Non-convertible N/A	5.85% No Mandatory No Cumulative Non-convertible N/A	6.30% 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	5.90% No Mandatory No Cumulative Non-convertible N/A N/A	5.85% No Mandatory No Cumulative Non-convertible N/A N/A	6.30% 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	5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	5.90% No Mandatory No Cumulative Non-convertible N/A N/A	5.85% No Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	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	5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	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	5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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)	5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Mandatory 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 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	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 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	S.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	S.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	S.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	S.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007514470	0007514400	000751440
2	for private placement)	06375M4B8	06375M4C6	06375M4D4
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2.45	USD 8.5 Liability - fair value option	USD 5.465 Liability - fair value option
11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 22-Sep-2023	15-Sep-2023	25-Sep-2023
12	Perpetual or dated	Dated 22 00p 2020	Dated 13 dep 2023	Dated 25 GGP 2025
13	Original maturity date / Final maturity	22-Sep-2033	15-Sep-2025	25-Sep-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	_	_	_
15	redemption amount / Initial maturity	At par on 22-Sep-2025	At par on 15-Sep-2024	At par on 25-Sep-2025
		At par on each March and	At par on each March and	At par on each March and
			September 15, commencing Sep	
		22, 2025 up to and excluding the		25, 2025 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
17	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 6.15%	Fixed 5.95%	Fixed 5.65%
19	Existence of a dividend stopper	No	No 0.3370	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
30	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
29 30	Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)			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	Franchisco 6	Franchis () " "	Franchis () " "
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No No	No No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form	<u> </u>		
	Prospectus	MTN Droop cativa	MTNI Droop s atria	MTNI Droops - to
-	•	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		roopodido Oupplement	100pooluo Ouppiement	1 100poolus Supplement
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06375M4B	Final Terms - CUSIP: 06375M4C	Final Terms - CUSIP: 06375M4D
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	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007514450	0007514450	0007514407
2	for private placement)	06375M4E2	06375M4F9	06375M4G7
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 7 Liability - fair value option	USD 7 Liability - fair value option	USD 3 Liability - fair value option
11	Accounting classification Original date of issuance / Settlement	29-Sep-2023	29-Sep-2023	29-Sep-2023
12	Perpetual or dated	Dated 23 00p 2023	Dated 23 00p 2023	Dated 25 GGP 2025
13	Original maturity date / Final maturity	29-Sep-2026	29-Sep-2028	29-Sep-2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and		_	_
15	redemption amount / Initial maturity	At par on 29-Mar-2024	At par on 29-Sep-2024	At par on 29-Sep-2025
		At par on each March and	At par on each March and	At par on each March and
		September 29, commencing Mar		September 29, commencing Sep
		29, 2024 up to and excluding the		29, 2025 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
17	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 6.00%	Fixed 6.00%	Fixed 6.00%
19	Existence of a dividend stopper	No	No 0.0070	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
30	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
29 30	into Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	110	110	110
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Franchisco 6	Franchis () " "	Franchis () " "
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No No	No No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form	<u> </u>		
	Prospectus	MTN Droop cativa	MTNI Droop s atria	MTNI Droops - to
-		MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		roopodido Oupplement	100pooluo Ouppiement	1 100pooluo Ouppiement
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06375M4E	Final Terms - CUSIP: 06375M4F	Final Terms - CUSIP: 06375M4G
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	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007514415	0007514044	0007514000
2	for private placement)	06375M4H5	06375MCA1	06375MCB9
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3.052	USD 3 Liability - fair value option	USD 2.179 Liability - fair value option
11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 29-Sep-2023	29-Sep-2023	11-Oct-2023
12	Perpetual or dated	Dated 23 00p 2023	Dated 23 00p 2023	Dated
13	Original maturity date / Final maturity	29-Sep-2028	29-Sep-2033	11-Oct-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	_	_	
15	redemption amount / Initial maturity	At par on 29-Sep-2025	At par on 29-Sep-2025	At par on 11-Oct-2024
		At par on each March, June,	At par on each March and	At par on each April and October
		September and December 29.	September 29, commencing Sep	· ·
		commencing Sep 29, 2025 up to	29, 2025 up to and excluding the	
16	Subsequent call dates, if applicable	and excluding the maturity date	maturity date	date
17	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 6.00%	Fixed 6.25%	Fixed 6.30%
19	Existence of a dividend stopper	No	No 0.2370	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts	N/A	NI/A	NI/A
29 30	Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	110	110	110
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Franchisco 6	Franchis () " "	Franchis () " "
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No No	No No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form	<u> </u>		
	Prospectus	MTN Droop cativa	MTNI Droop s atria	MTNI Droops - to
-	•	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		roopodido Oupplement	100pooluo Ouppiement	1 100pooluo Ouppiement
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06375M4H	Final Terms - CUSIP: 06375MCA	Final Terms - CUSIP: 06375MCB
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	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0027514007	0027514005	0027514052
2	for private placement)	06375MCC7	06375MCD5	06375MCE3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 0.685	N/A USD 10	N/A USD 4.835
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	11-Oct-2023	18-Oct-2023	13-Oct-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	11-Oct-2033	18-Oct-2028	13-Oct-2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
4.5	Optional call date, contingent call dates and	At not on 11 Oct 2025	At not on 40 Oct 2024	At not on 12 Oct 2025
15	redemption amount / Initial maturity	At par on 11-Oct-2025	At par on 18-Oct-2024	At par on 13-Oct-2025
		At par on each April and October	At par on each January April	At par on each April and October
		11, commencing Oct 11, 2025	July and October 18,	
		11, commencing Oct 11, 2025	July and October 16,	13, commencing Oct 13, 2025
1		up to and excluding the maturity	commencing Oct 18, 2024 up to	up to and excluding the maturity
16	Subsequent call dates, if applicable			
	Coupons/dividends	up to and excluding the maturity date	commencing Oct 18, 2024 up to and excluding the maturity date	up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	up to and excluding the maturity date Fixed	commencing Oct 18, 2024 up to and excluding the maturity date Fixed	up to and excluding the maturity date Fixed
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	up to and excluding the maturity date	commencing Oct 18, 2024 up to and excluding the maturity date	up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon	up to and excluding the maturity date Fixed 6.35%	commencing Oct 18, 2024 up to and excluding the maturity date Fixed 6.50%	up to and excluding the maturity date Fixed 6.50%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	up to and excluding the maturity date Fixed 6.35% No Mandatory	commencing Oct 18, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory	up to and excluding the maturity date Fixed 6.50% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	up to and excluding the maturity date Fixed 6.35% No Mandatory No	commencing Oct 18, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No	up to and excluding the maturity date Fixed 6.50% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	up to and excluding the maturity date Fixed 6.35% No Mandatory No Cumulative	commencing Oct 18, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative	up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	up to and excluding the maturity date Fixed 6.35% No Mandatory No	commencing Oct 18, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No	up to and excluding the maturity date Fixed 6.50% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	up to and excluding the maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible	commencing Oct 18, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible	up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	up to and excluding the maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Oct 18, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A	up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	up to and excluding the maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A	commencing Oct 18, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A	up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	up to and excluding the maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Oct 18, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A	up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	up to and excluding the maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Oct 18, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A	up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	up to and excluding the maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing Oct 18, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	up to and excluding the maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Oct 18, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A	up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, enversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	up to and excluding the maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	commencing Oct 18, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	up to and excluding the maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Oct 18, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, enversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	up to and excluding the maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing Oct 18, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	up to and excluding the maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Oct 18, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	up to and excluding the maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	commencing Oct 18, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	up to and excluding the maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Oct 18, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, enversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	up to and excluding the maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	commencing Oct 18, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	up to and excluding the maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	commencing Oct 18, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	up to and excluding the maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	commencing Oct 18, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007514050	0007514000	00075MOUG
2	for private placement)	06375MCF0	06375MCG8	06375MCH6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment		21/2	
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 15		USD 7
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	16-Oct-2023 Dated	18-Oct-2023 Dated	18-Oct-2023 Dated
13	Original maturity date / Final maturity	16-Oct-2025		18-Oct-2038
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	h a sala sail abbases.			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 16-Apr-2024	At par on 18-Oct-2024	At par on 18-Oct-2026
	,	,	·	
		At par on each April and October	At par on each April and October	At par on each April and October
		16, commencing Apr 16, 2024	18, commencing Oct 18, 2024	18, commencing Oct 18, 2026
		up to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	date	date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.00%	6.25%	6.35%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible 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
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28	If convertible, specify instrument type convertible into			
30	If convertible, specify issuer of instrument it converts	NI/A	NI/A	NI/A
30	Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination higgs shu in liquidation (are a off-			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	, . , . ,			
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	i i cospectius	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Droop cative Over 1	MTNI Dream carties Occident	MTNI Droops at the Original Control
-	,	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
1	i ricing supplement (ii applicable)	Final Torma CUSID: 06275MCF	Final Terms - CUSIP: 06375MCG	Final Tarma CUCID: 00275MCI
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	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	00075140 10	202751401/2	0007514017
2	for private placement)	06375MCJ2	06375MCK9	06375MCL7
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A USD 8.5	N/A
9	Par value of instrument Accounting classification	USD 7 Liability - fair value option	Liability - fair value option	USD 4.843 Liability - fair value option
11	Original date of issuance / Settlement	19-Oct-2023	18-Oct-2023	20-Oct-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	19-Oct-2026	18-Oct-2028	20-Oct-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and		_	
15	redemption amount / Initial maturity	At par on 19-Apr-2024	At par on 18-Oct-2025	At par on 20-Oct-2024
		At par on each April and October	At nor on cook lanuary April	At par on each April and October
		19, commencing Apr 19, 2024	July and October 18,	20, commencing Oct 20, 2024
		up to and excluding the maturity	commencing Oct 18, 2025 up to	up to and excluding the maturity
16	Subsequent call dates, if applicable	date	and excluding the maturity date	date
	Coupons/dividends	E. I	le: 1	E
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 6.20%	Fixed 6.25%	Fixed 6.50%
19	Existence of a dividend stopper	No	No	No
13	Fully discretionary, partially discretionary or	140	140	140
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	NI/A	N.//2	N1/0
29 30	Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	110	110	110
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination higgs shu in liquidation (are a off-			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Shell Prospectus / Short Porni	MTN B	MIND	MEN D
-	•	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		roopodas Supplement	roopostas Cuppiement	roopostas Cuppiement
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06375MCJ	Final Terms - CUSIP: 06375MCK	Final Terms - CUSIP: 06375MCL
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	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	20275140145	20275140110	0007514070
2	for private placement)	06375MCM5	06375MCN3	06375MCP8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2	USD 3.3 Liability - fair value option	USD 9.928 Liability - fair value option
11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 31-Oct-2023	31-Oct-2023	27-Oct-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	31-Oct-2033		27-Oct-2038
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 31-Oct-2025	At par on 31-Oct-2024	At par on 27-Oct-2025
		At par on each April 30 and	At par on each January 31, April	At par on each April and October
		October 31, commencing Oct	30, July 31 and October 31,	27, commencing Oct 27, 2025
		31, 2025 up to and excluding the		up to and excluding the maturity
16	Subsequent call dates, if applicable	maturity date	and excluding the maturity date	date
17	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 6.50%	Fixed 6.63%	Fixed 7.00%
19	Existence of a dividend stopper	No	No 0.0070	No Yes
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible N/A	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
30	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
29 30	Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	110	110	110
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Franchisco 6	Franchis () " "	Franchis () " "
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No No	No No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form	<u> </u>		
	Prospectus	MTN Droop cativa	MTNI Droop s atria	MTNI Droops - to
-	•	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		roopodido Oupplement	100pooluo Ouppiement	1 100poolus Supplement
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06375MCM	Final Terms - CUSIP: 06375MCN	Final Terms - CUSIP: 06375MCP
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	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007514000	0007514004	0007514000
2	for private placement)	06375MCQ6	06375MCR4	06375MCS2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment		21/2	21/2
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3	USD 3	USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	31-Oct-2023 Dated	26-Oct-2023 Dated	31-Oct-2023 Dated
13	Original maturity date / Final maturity	31-Oct-2028		31-Oct-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
<u> </u>	E s seles seel abbresse.			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 31-Oct-2024	N/A	At par on 30-Apr-2024
	, ,	,		·
1		At par on each April 30 and		At par on each April 30 and
		October 31, commencing Oct		October 31, commencing Apr
		October 31, commencing Oct 31, 2024 up to and excluding the	// // // // // // // // // // // // //	October 31, commencing Apr 30, 2024 up to and excluding the
16	Subsequent call dates, if applicable	October 31, commencing Oct	#N/A	October 31, commencing Apr
	Coupons/dividends	October 31, commencing Oct 31, 2024 up to and excluding the maturity date	·	October 31, commencing Apr 30, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	October 31, commencing Oct 31, 2024 up to and excluding the maturity date	Fixed to Floating	October 31, commencing Apr 30, 2024 up to and excluding the maturity date
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	October 31, commencing Oct 31, 2024 up to and excluding the maturity date	Fixed to Floating 7.00%	October 31, commencing Apr 30, 2024 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon	October 31, commencing Oct 31, 2024 up to and excluding the maturity date Fixed 6.40%	Fixed to Floating	October 31, commencing Apr 30, 2024 up to and excluding the maturity date Fixed 6.25%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	October 31, commencing Oct 31, 2024 up to and excluding the maturity date Fixed 6.40% No Mandatory	Fixed to Floating 7.00% No Mandatory	October 31, commencing Apr 30, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	October 31, commencing Oct 31, 2024 up to and excluding the maturity date Fixed 6.40% No Mandatory No	Fixed to Floating 7.00% No Mandatory No	October 31, commencing Apr 30, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	October 31, commencing Oct 31, 2024 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative	Fixed to Floating 7.00% No Mandatory No Cumulative	October 31, commencing Apr 30, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	October 31, commencing Oct 31, 2024 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible	October 31, commencing Apr 30, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	October 31, commencing Oct 31, 2024 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A	Fixed to Floating 7.00% No Mandatory No Cumulative	October 31, commencing Apr 30, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	October 31, commencing Oct 31, 2024 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A	October 31, commencing Apr 30, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	October 31, commencing Oct 31, 2024 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A	October 31, commencing Apr 30, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	October 31, commencing Oct 31, 2024 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	October 31, commencing Apr 30, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	October 31, commencing Oct 31, 2024 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	October 31, commencing Apr 30, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	October 31, commencing Oct 31, 2024 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	October 31, commencing Apr 30, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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	October 31, commencing Oct 31, 2024 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	October 31, commencing Apr 30, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	October 31, commencing Oct 31, 2024 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	October 31, commencing Apr 30, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	October 31, commencing Oct 31, 2024 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	October 31, commencing Apr 30, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	October 31, commencing Oct 31, 2024 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	October 31, commencing Apr 30, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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	October 31, commencing Oct 31, 2024 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	October 31, commencing Apr 30, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	October 31, commencing Oct 31, 2024 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	October 31, commencing Apr 30, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	October 31, commencing Oct 31, 2024 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	October 31, commencing Apr 30, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	October 31, commencing Oct 31, 2024 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	October 31, commencing Apr 30, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	October 31, commencing Oct 31, 2024 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	October 31, commencing Apr 30, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	October 31, commencing Oct 31, 2024 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities	October 31, commencing Apr 30, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	October 31, commencing Oct 31, 2024 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	October 31, commencing Apr 30, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	October 31, commencing Oct 31, 2024 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	October 31, commencing Apr 30, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	October 31, commencing Oct 31, 2024 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	October 31, commencing Apr 30, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	October 31, commencing Oct 31, 2024 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	October 31, commencing Apr 30, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	October 31, commencing Oct 31, 2024 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A M/A M/A M/A M/A M/A M/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	October 31, commencing Apr 30, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	October 31, commencing Oct 31, 2024 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	October 31, commencing Apr 30, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	October 31, commencing Oct 31, 2024 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A M/A M/A M/A M/A M/A M/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	October 31, commencing Apr 30, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A M/A M/A M/A M/A M/A M/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	October 31, commencing Oct 31, 2024 up to and excluding the maturity date Fixed 6.40% No 6.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	October 31, commencing Apr 30, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A M/A M/A M/A M/A M/A M/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LYQ3	06368LYU4	06368LYW0
	for private placement)	06366L1Q3	06366L104	0030811
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	N1/0	N1/A
9	millions, as of most recent reporting date) Par value of instrument	N/A	N/A 1.443	N/A 2.226
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	6-Nov-2023	·	2-Nov-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	6-Nov-2028		2-Nov-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
4.5	Optional call date, contingent call dates and	At not on 00 Nov 2024	At not on 02 Nov 2024	A4 nor on 02 Nov 2024
15	redemption amount / Initial maturity	At par on 06-Nov-2024	At par on 02-Nov-2024	At par on 02-Nov-2024
			At par on each May and	At par on each May and
		On each May and November 6,	November 2, commencing Nov	November 2, commencing Nov
		commencing Nov 06, 2024 up to		02, 2024 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	and excluding the maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.50%		6.10%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory No	Mandatory No	Mandatory No
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
2.0	down mechanism			
34		Exemption from subordination	Exemption from subordination	Exemption from subordination
34 34a	Type of subordination	Exomption form caparamation		
		Exemplion from odpordination		
34a	Position in subordination hierarchy in liquidation (specify		David a service D	Dad a service Book of the service and
34a 35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities	No	No
34a 35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities		·
34a 35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	No	No
34a 35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	No	No
34a 35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities	No	No
34a 35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	No	No
34a 35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities	No	No
34a 35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A	No	No N/A

	tures Of Regulatory Capital Instruments			
(5-IIIIIII)))	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000001 20/0	000001 \0.00	000001.20/6
2	for private placement)	06368LYX8	06368LYV2	06368LYY6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 1.349	USD 0.703	5.25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	2-Nov-2023 Dated	2-Nov-2023 Dated	2-Nov-2023 Dated
13	Original maturity date / Final maturity	2-Nov-2028	2-Nov-2028	2-Nov-2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	E s seles seel abbresse.			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 02-Nov-2024	At par on 02-Nov-2024	At par on 02-Nov-2024
	, ,	,		·
		At par on each May and	At par on each May and	At par on each May and
		November 2, commencing Nov	November 2, commencing Nov	November 2, commencing Nov
		02, 2024 up to and excluding the		02, 2024 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.85%	6.65%	6.05%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory			
21		Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Noncumulative or cumulative Convertible or non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
23 24	Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	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
23 24 25	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
23 24 25 26 27	Noncumulative or cumulative 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
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	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
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	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
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 into	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 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	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
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 into	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	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	No Cumulative 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	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative 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	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	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	No Cumulative 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	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
23 24 25 26 27 28 29 30 31 32 33 34	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A 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	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
23 24 25 26 27 28 29 30 31 32 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 instrument type immediately senior to instrument)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
23 24 25 26 27 28 29 30 31 32 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 instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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
23 24 25 26 27 28 29 30 31 32 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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
23 24 25 26 27 28 29 30 31 32 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 instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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
23 24 25 26 27 28 29 30 31 32 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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
23 24 25 26 27 28 29 30 31 32 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 instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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
23 24 25 26 27 28 29 30 31 32 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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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
23 24 25 26 27 28 29 30 31 32 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 instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A

(\$ millions	tures Of Regulatory Capital Instruments			
	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LZK5	06368LZJ8	06368LZG4
2	ioi private piacement,	00300LZN3	003001230	003001204
			Province of Ontario and the laws	
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
Ja	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other 12 to instrument	Other TEXO Instrument	Cities 12/10 instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.32	USD 0.2	0.45
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 14-Nov-2023	Liability - fair value option 14-Nov-2023	Liability - fair value option 10-Nov-2023
11	Perpetual or dated	Dated 14-Nov-2023	Dated	Dated
13	Original maturity date / Final maturity	14-Nov-2026		10-Nov-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 14-Nov-2024	At par on 14-Nov-2024	At par on 10-Nov-2024
		At par on each May and	At par on each May and	At par on each May and
,				l
1		November 14, commencing Nov		
16	Subsequent call dates, if applicable	14, 2024 up to and excluding the	14, 2024 up to and excluding the	
16	Subsequent call dates, if applicable Coupons/dividends			
17	Coupons/dividends Fixed or floating dividend/coupon	14, 2024 up to and excluding the maturity date Fixed	14, 2024 up to and excluding the maturity date Fixed	10, 2024 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	14, 2024 up to and excluding the maturity date Fixed 5.70%-6.20%	14, 2024 up to and excluding the maturity date Fixed 6.20%-6.70%	10, 2024 up to and excluding the maturity date Fixed 6.25%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	14, 2024 up to and excluding the maturity date Fixed	14, 2024 up to and excluding the maturity date Fixed	10, 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	14, 2024 up to and excluding the maturity date Fixed 5.70%-6.20%	14, 2024 up to and excluding the maturity date Fixed 6.20%-6.70%	10, 2024 up to and excluding the maturity date Fixed 6.25%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	14, 2024 up to and excluding the maturity date Fixed 5.70%-6.20%	14, 2024 up to and excluding the maturity date Fixed 6.20%-6.70% No	10, 2024 up to and excluding the maturity date Fixed 6.25%
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	14, 2024 up to and excluding the maturity date Fixed 5.70%-6.20% No Mandatory No Cumulative	14, 2024 up to and excluding the maturity date Fixed 6.20%-6.70% No Mandatory No Cumulative	10, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	14, 2024 up to and excluding the maturity date Fixed 5.70%-6.20% No Mandatory No Cumulative Non-convertible	14, 2024 up to and excluding the maturity date Fixed 6.20%-6.70% No Mandatory No Cumulative Non-convertible	10, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	14, 2024 up to and excluding the maturity date Fixed 5.70%-6.20% No Mandatory No Cumulative Non-convertible N/A	14, 2024 up to and excluding the maturity date Fixed 6.20%-6.70% No Mandatory No Cumulative Non-convertible N/A	10, 2024 up to and excluding the maturity date Fixed 6.25% 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	14, 2024 up to and excluding the maturity date Fixed 5.70%-6.20% No Mandatory No Cumulative Non-convertible	14, 2024 up to and excluding the maturity date Fixed 6.20%-6.70% No Mandatory No Cumulative Non-convertible	10, 2024 up to and excluding the maturity date Fixed 6.25% 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	14, 2024 up to and excluding the maturity date Fixed 5.70%-6.20% No Mandatory No Cumulative Non-convertible N/A N/A	14, 2024 up to and excluding the maturity date Fixed 6.20%-6.70% No Mandatory No Cumulative Non-convertible N/A N/A	10, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 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	14, 2024 up to and excluding the maturity date Fixed 5.70%-6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	14, 2024 up to and excluding the maturity date Fixed 6.20%-6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	10, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	14, 2024 up to and excluding the maturity date Fixed 5.70%-6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	14, 2024 up to and excluding the maturity date Fixed 6.20%-6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	10, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 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	14, 2024 up to and excluding the maturity date Fixed 5.70%-6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	14, 2024 up to and excluding the maturity date Fixed 6.20%-6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	10, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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, 2024 up to and excluding the maturity date Fixed 5.70%-6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	14, 2024 up to and excluding the maturity date Fixed 6.20%-6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	10, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 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, 2024 up to and excluding the maturity date Fixed 5.70%-6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	14, 2024 up to and excluding the maturity date Fixed 6.20%-6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	10, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	14, 2024 up to and excluding the maturity date Fixed 5.70%-6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	14, 2024 up to and excluding the maturity date Fixed 6.20%-6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	10, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	14, 2024 up to and excluding the maturity date Fixed 5.70%-6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	14, 2024 up to and excluding the maturity date Fixed 6.20%-6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	10, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	14, 2024 up to and excluding the maturity date Fixed 5.70%-6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	14, 2024 up to and excluding the maturity date Fixed 6.20%-6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	10, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	14, 2024 up to and excluding the maturity date Fixed 5.70%-6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	14, 2024 up to and excluding the maturity date Fixed 6.20%-6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	10, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	14, 2024 up to and excluding the maturity date Fixed 5.70%-6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	14, 2024 up to and excluding the maturity date Fixed 6.20%-6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	10, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	14, 2024 up to and excluding the maturity date Fixed 5.70%-6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	14, 2024 up to and excluding the maturity date Fixed 6.20%-6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	10, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	14, 2024 up to and excluding the maturity date Fixed 5.70%-6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	14, 2024 up to and excluding the maturity date Fixed 6.20%-6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	10, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pi/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	14, 2024 up to and excluding the maturity date Fixed 5.70%-6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	14, 2024 up to and excluding the maturity date Fixed 6.20%-6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	10, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	14, 2024 up to and excluding the maturity date Fixed 5.70%-6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	14, 2024 up to and excluding the maturity date Fixed 6.20%-6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	10, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pi/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	14, 2024 up to and excluding the maturity date Fixed 5.70%-6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	14, 2024 up to and excluding the maturity date Fixed 6.20%-6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	10, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	14, 2024 up to and excluding the maturity date Fixed 5.70%-6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	14, 2024 up to and excluding the maturity date Fixed 6.20%-6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	10, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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, 2024 up to and excluding the maturity date Fixed 5.70%-6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	14, 2024 up to and excluding the maturity date Fixed 6.20%-6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	10, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	14, 2024 up to and excluding the maturity date Fixed 5.70%-6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	14, 2024 up to and excluding the maturity date Fixed 6.20%-6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	10, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	14, 2024 up to and excluding the maturity date Fixed 5.70%-6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	14, 2024 up to and excluding the maturity date Fixed 6.20%-6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	10, 2024 up to and excluding the maturity date Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LZF6	06368LA48	06368LA22
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13	.,	.,	.,
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Cure 12 to morament	Cure 12 to monument	Calor 12 to monament
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.45	0.04	USD 1.115
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10-Nov-2023		24-Nov-2023
12	Perpetual or dated Original maturity date / Final maturity	Dated 10-Nov-2030	Dated 24-Nov-2029	Dated 24-Nov-2025
13	Issuer call subject to prior supervisory approval	Yes	Yes 24-Nov-2029	Yes
14	issuer can subject to prior supervisory approval	100	100	100
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 10-Nov-2024	At par on 24-Nov-2024	At par on 24-Nov-2024
13	reactification amounts / middle materity	7 tt pair 611 16 16 1 262 1	7 tt pair 011 2 1 1101 202 1	7 K pair 511 2 1 1161 252 1
II.				
		At par on each May and	At par on each May and	At par on each May and
		November 10, commencing Nov	November 24, commencing Nov	November 24, commencing Nov
		November 10, commencing Nov 10, 2024 up to and excluding the	November 24, commencing Nov 24, 2024 up to and excluding the	November 24, commencing Nov 24, 2024 up to and excluding the
16	Subsequent call dates, if applicable	November 10, commencing Nov	November 24, commencing Nov	November 24, commencing Nov
	Coupons/dividends	November 10, commencing Nov 10, 2024 up to and excluding the maturity date	November 24, commencing Nov 24, 2024 up to and excluding the maturity date	November 24, commencing Nov 24, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	November 10, commencing Nov 10, 2024 up to and excluding the maturity date	November 24, commencing Nov 24, 2024 up to and excluding the maturity date	November 24, commencing Nov 24, 2024 up to and excluding the maturity date
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	November 10, commencing Nov 10, 2024 up to and excluding the maturity date	November 24, commencing Nov 24, 2024 up to and excluding the maturity date	November 24, commencing Nov 24, 2024 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon	November 10, commencing Nov 10, 2024 up to and excluding the maturity date Fixed 6.33%	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 5.60%-5.85%	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 6.05%
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	November 10, commencing Nov 10, 2024 up to and excluding the maturity date Fixed 6.33%	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 5.60%-5.85%	November 24, commencing Nov 24, 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	November 10, commencing Nov 10, 2024 up to and excluding the maturity date Fixed 6.33% No Mandatory No	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 5.60%-5.85% No Mandatory No	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 6.05% 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 10, commencing Nov 10, 2024 up to and excluding the maturity date Fixed 6.33% No Mandatory No Cumulative	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 5.60%-5.85% No Mandatory No Cumulative	November 24, commencing Nov 24, 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	November 10, commencing Nov 10, 2024 up to and excluding the maturity date Fixed 6.33% No Mandatory No Cumulative Non-convertible	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 5.60%-5.85% No Mandatory No Cumulative Non-convertible	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	November 10, commencing Nov 10, 2024 up to and excluding the maturity date Fixed 6.33% No Mandatory No Cumulative Non-convertible N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 5.60%-5.85% No Mandatory No Cumulative Non-convertible N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A
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 10, commencing Nov 10, 2024 up to and excluding the maturity date Fixed 6.33% No Mandatory No Cumulative Non-convertible N/A N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 5.60%-5.85% No Mandatory No Cumulative Non-convertible N/A N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	November 10, commencing Nov 10, 2024 up to and excluding the maturity date Fixed 6.33% No Mandatory No Cumulative Non-convertible N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 5.60%-5.85% No Mandatory No Cumulative Non-convertible N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A
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 10, commencing Nov 10, 2024 up to and excluding the maturity date Fixed 6.33% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 5.60%-5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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 10, commencing Nov 10, 2024 up to and excluding the maturity date Fixed 6.33% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 5.60%-5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	November 10, commencing Nov 10, 2024 up to and excluding the maturity date Fixed 6.33% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 5.60%-5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A 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 10, commencing Nov 10, 2024 up to and excluding the maturity date Fixed 6.33% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 5.60%-5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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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	November 10, commencing Nov 10, 2024 up to and excluding the maturity date Fixed 6.33% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 5.60%-5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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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	November 10, commencing Nov 10, 2024 up to and excluding the maturity date Fixed 6.33% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 5.60%-5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	November 10, commencing Nov 10, 2024 up to and excluding the maturity date Fixed 6.33% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 5.60%-5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 10, commencing Nov 10, 2024 up to and excluding the maturity date Fixed 6.33% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 5.60%-5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	November 10, commencing Nov 10, 2024 up to and excluding the maturity date Fixed 6.33% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 5.60%-5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	November 10, commencing Nov 10, 2024 up to and excluding the maturity date Fixed 6.33% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 5.60%-5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 10, commencing Nov 10, 2024 up to and excluding the maturity date Fixed 6.33% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 5.60%-5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	November 10, commencing Nov 10, 2024 up to and excluding the maturity date Fixed 6.33% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 5.60%-5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	November 10, commencing Nov 10, 2024 up to and excluding the maturity date Fixed 6.33% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 5.60%-5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 10, commencing Nov 10, 2024 up to and excluding the maturity date Fixed 6.33% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 5.60%-5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 24, commencing Nov 24, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A

	tures Of Regulatory Capital Instruments			
(S IIIIIII G))	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000001 P00	000001 DE 4	0007514070
2	for private placement)	06368LB39	06368LB54	06375MCT0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.499	1	USD 4
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	24-Nov-2023 Dated	30-Nov-2023 Dated	2-Nov-2023 Dated
13	Original maturity date / Final maturity	24-Nov-2026	30-Nov-2028	2-Nov-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	, , , , , , , , , , , , , , , , , , ,			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 24-Nov-2024	At par on 30-Nov-2024	At par on 02-May-2024
	,	,		
		At par on each May and	At par on each May and	At par on each May and
			3	November 2, commencing May
		24, 2024 up to and excluding the		02, 2024 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.10%	5.60%	
10				
19		No 0.1070	No	
19				6.35%
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatory	6.35% No Mandatory
20 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	No Mandatory No	6.35% No Mandatory No
20 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative	6.35% No Mandatory No Cumulative
20 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	6.35% No Mandatory No Cumulative Non-convertible
20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative	6.35% No Mandatory No Cumulative
20 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	6.35% No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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
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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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
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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, was provided in the conversion of the convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus MTN Prospectus Supplement

(\$ million				
i	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	00075140117	000751401/5	00075140140
2	for private placement)	06375MCU7	06375MCV5	06375MCW3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment		21/2	
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2.006	USD 2	USD 6
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	9-Nov-2023 Dated	15-Nov-2023 Dated	16-Nov-2023 Dated
13	Original maturity date / Final maturity	9-Nov-2038		16-Nov-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	approve			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 09-Nov-2025	At par on 15-Nov-2024	At par on 16-Nov-2024
	,,	.,		
		At par on each May and	At par on each February, May,	At par on each May and
		November 9, commencing Nov	August and November 15,	November 16, commencing Nov
		09, 2025 up to and excluding the	commencing Nov 15, 2024 up to	
16	Subsequent call dates, if applicable	maturity date	and excluding the maturity date	maturity date
17	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 7.00%	Fixed 6.63%	
19	coupon rate and any related mack			
	Existence of a dividend stopper			6.20%
13	• • • • • • • • • • • • • • • • • • • •	No	No	
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory		No	6.20%
	Fully discretionary, partially discretionary or	No	No	6.20% No
20 21 22	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative	6.20% No 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	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No 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)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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
20 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	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
20 21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	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	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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities	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
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	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	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
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007514074	000751403/0	0007514070
2	for private placement)	06375MCX1	06375MCY9	06375MCZ6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment		21/2	
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3		USD 1
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Perpetual or dated	16-Nov-2023 Dated	17-Nov-2023 Dated	17-Nov-2023 Dated
13	Original maturity date / Final maturity	16-Nov-2028		17-Nov-2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 16-Nov-2024	At par on 17-May-2024	At par on 17-Nov-2025
		At par on each May and	At par on each May and	At par on each May and
		November 16, commencing Nov	November 17, commencing May	November 17, commencing Nov
16	Subsequent call dates, if applicable	November 16, commencing Nov 16, 2024 up to and excluding the	November 17, commencing May 17, 2024 up to and excluding the	November 17, commencing Nov 17, 2025 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	November 16, commencing Nov	November 17, commencing May	November 17, commencing Nov
<u>16</u>		November 16, commencing Nov 16, 2024 up to and excluding the maturity date	November 17, commencing May 17, 2024 up to and excluding the maturity date	November 17, commencing Nov 17, 2025 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	November 16, commencing Nov 16, 2024 up to and excluding the maturity date Fixed 6.50%	November 17, commencing May 17, 2024 up to and excluding the maturity date Fixed 6.15%	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	November 16, commencing Nov 16, 2024 up to and excluding the maturity date	November 17, commencing May 17, 2024 up to and excluding the maturity date	November 17, commencing Nov 17, 2025 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	November 16, commencing Nov 16, 2024 up to and excluding the maturity date Fixed 6.50% No	November 17, commencing May 17, 2024 up to and excluding the maturity date Fixed 6.15%	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	November 16, commencing Nov 16, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory	November 17, commencing May 17, 2024 up to and excluding the maturity date Fixed 6.15% No Mandatory	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	November 16, commencing Nov 16, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No	November 17, commencing May 17, 2024 up to and excluding the maturity date Fixed 6.15% No Mandatory No	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% No Mandatory No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	November 16, commencing Nov 16, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory	November 17, commencing May 17, 2024 up to and excluding the maturity date Fixed 6.15% No Mandatory	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% No Mandatory
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	November 16, commencing Nov 16, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A	November 17, commencing May 17, 2024 up to and excluding the maturity date Fixed 6.15% No Mandatory No Cumulative Non-convertible N/A	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	November 16, commencing Nov 16, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A	November 17, commencing May 17, 2024 up to and excluding the maturity date Fixed 6.15% No Mandatory No Cumulative Non-convertible N/A N/A	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	November 16, commencing Nov 16, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A	November 17, commencing May 17, 2024 up to and excluding the maturity date Fixed 6.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	November 16, commencing Nov 16, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A	November 17, commencing May 17, 2024 up to and excluding the maturity date Fixed 6.15% No Mandatory No Cumulative Non-convertible N/A N/A	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A
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17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If 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 16, commencing Nov 16, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 17, commencing May 17, 2024 up to and excluding the maturity date Fixed 6.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	November 16, commencing Nov 16, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 17, commencing May 17, 2024 up to and excluding the maturity date Fixed 6.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	November 16, commencing Nov 16, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 17, commencing May 17, 2024 up to and excluding the maturity date Fixed 6.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	November 16, commencing Nov 16, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 17, commencing May 17, 2024 up to and excluding the maturity date Fixed 6.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	November 16, commencing Nov 16, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 17, commencing May 17, 2024 up to and excluding the maturity date Fixed 6.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	November 16, commencing Nov 16, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	November 17, commencing May 17, 2024 up to and excluding the maturity date Fixed 6.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	November 16, commencing Nov 16, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 17, commencing May 17, 2024 up to and excluding the maturity date Fixed 6.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	November 16, commencing Nov 16, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	November 17, commencing May 17, 2024 up to and excluding the maturity date Fixed 6.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 16, commencing Nov 16, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	November 17, commencing May 17, 2024 up to and excluding the maturity date Fixed 6.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% 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
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	November 16, commencing Nov 16, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	November 17, commencing May 17, 2024 up to and excluding the maturity date Fixed 6.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% 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
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	November 16, commencing Nov 16, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 17, commencing May 17, 2024 up to and excluding the maturity date Fixed 6.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 16, commencing Nov 16, 2024 up to and excluding the maturity date Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	November 17, commencing May 17, 2024 up to and excluding the maturity date Fixed 6.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A M/A M/A M/A M/A M/A M/A	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06375MG25	06375MG33	06375MG41
	for private placement)	06375101G25	06375101G33	00373101941
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	NI/A	NI/A	NI/A
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 22.892	N/A USD 4	N/A USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	21-Nov-2023	21-Nov-2023	22-Nov-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	21-Nov-2025	21-Nov-2028	22-Nov-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and	At par on 21-May-2024	At par on 21-May-2024	At par on 22-Nov-2024
15	redemption amount / Initial maturity	At par on 21-way-2024	At par 011 21-Way-2024	At par on 22-110V-2024
		At par on each May and	At par on each May and	At par on each May and
				November 22, commencing Nov
16	Subsequent call dates, if applicable	maturity date	21, 2024 up to and excluding the maturity date	maturity date
10	Coupons/dividends	maturity date	maturity data	maturity date
17	Fixed or floating dividend/coupon	Fixed	Step up	Fixed
18	Coupon rate and any related index	6.00%	6.00%-7.35%	6.15%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatan
20	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A
27	in conversion, manualory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	in convertible, specify instrument type convertible into			
1	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No	N/A No
30 31	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)			
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			
30 31	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)			
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			
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-			
30 31 32 33	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No	No	No
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	Exemption from subordination	No Exemption from subordination
30 31 32 33 34 34a 35	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
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 instrument type immediately senior to instrument) Non-compliant transitioned features	No Exemption from subordination	Exemption from subordination	No Exemption from subordination
30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A
30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A
30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06375MG58	06375MG66	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
3	Means by which enforceability requirement of Section 13	or carrada applicable triorent	or canada applicable triorent	от сапаса аррисамо погот
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	N1/A	N1/A
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 3	N/A USD 1.5	N/A USD 1.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Nov-2023	30-Nov-2023	30-Nov-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	22-Nov-2033	30-Nov-2028	30-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 22-Nov-2025	At par on 30-Nov-2024	At par on 30-Nov-2025
16	Subsequent call dates, if applicable	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, 2024 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
	Coupons/dividends			and the same of th
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.20%	6.50%	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 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A
	· · ·	1	1. 47. 4	
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial If write-down, permanent or temporary 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 biorarchy in liquidation (specify			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)			
		MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06375MG5	Final Terms - CUSIP: 06375MG6	Final Terms - CUSIP: 06375MG7

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LZX7	06368LZY5	06368LB70
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment Transitional Basel III rules	N/A	N/A	NI/A
5	Post-transitional Basel III rules	N/A	N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A 7.5	N/A 7	N/A
9 10	Par value of instrument Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	1-Dec-2023	1-Dec-2023	4-Dec-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	1-Dec-2027	1-Dec-2027	4-Dec-2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	A4 = = = = 04 D = = 0004	A4 = = = = 04 D = = 0004	4 D = - 00
15	redemption amount / Initial maturity	At par on 01-Dec-2024	At par on 01-Dec-2024	4-Dec-26
		At par on each June and	At par on each June and	
1		December 1, commencing Dec	December 1, commencing Dec	On each December 4,
16	Colors were to all dates if any limble	01, 2024 up to and excluding the	December 1, commencing Dec 01, 2024 up to and excluding the	commencing Dec 04, 2026 up to
16	Subsequent call dates, if applicable		December 1, commencing Dec	
	Coupons/dividends	01, 2024 up to and excluding the maturity date	December 1, commencing Dec 01, 2024 up to and excluding the maturity date	commencing Dec 04, 2026 up to and excluding the maturity date
16 17 18	1 11	01, 2024 up to and excluding the	December 1, commencing Dec 01, 2024 up to and excluding the maturity date	commencing Dec 04, 2026 up to and excluding the maturity date Fixed
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	01, 2024 up to and excluding the maturity date Fixed	December 1, commencing Dec 01, 2024 up to and excluding the maturity date	commencing Dec 04, 2026 up to and excluding the maturity date Fixed
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	01, 2024 up to and excluding the maturity date Fixed 5.74%	December 1, commencing Dec 01, 2024 up to and excluding the maturity date Fixed 5.27%	commencing Dec 04, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.9% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	01, 2024 up to and excluding the maturity date Fixed 5.74% No Mandatory	December 1, commencing Dec 01, 2024 up to and excluding the maturity date Fixed 5.27% No Mandatory	commencing Dec 04, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.9% No Mandatory
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	01, 2024 up to and excluding the maturity date Fixed 5.74% No Mandatory No	December 1, commencing Dec 01, 2024 up to and excluding the maturity date Fixed 5.27% No Mandatory No	commencing Dec 04, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.9% No Mandatory No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	01, 2024 up to and excluding the maturity date Fixed 5.74% No Mandatory No Cumulative	December 1, commencing Dec 01, 2024 up to and excluding the maturity date Fixed 5.27% No Mandatory No Cumulative	commencing Dec 04, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.9% No Mandatory No Cumulative
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	01, 2024 up to and excluding the maturity date Fixed 5.74% No Mandatory No	December 1, commencing Dec 01, 2024 up to and excluding the maturity date Fixed 5.27% No Mandatory No	commencing Dec 04, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.9% No Mandatory No
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	01, 2024 up to and excluding the maturity date Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A	December 1, commencing Dec 01, 2024 up to and excluding the maturity date Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A	commencing Dec 04, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A
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	01, 2024 up to and excluding the maturity date Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 1, commencing Dec 01, 2024 up to and excluding the maturity date Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Dec 04, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A
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	01, 2024 up to and excluding the maturity date Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A	December 1, commencing Dec 01, 2024 up to and excluding the maturity date Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A	commencing Dec 04, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion	01, 2024 up to and excluding the maturity date Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 1, commencing Dec 01, 2024 up to and excluding the maturity date Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Dec 04, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A
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	01, 2024 up to and excluding the maturity date Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 1, commencing Dec 01, 2024 up to and excluding the maturity date Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Dec 04, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion	01, 2024 up to and excluding the maturity date Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 1, commencing Dec 01, 2024 up to and excluding the maturity date Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Dec 04, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	01, 2024 up to and excluding the maturity date Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 1, commencing Dec 01, 2024 up to and excluding the maturity date Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Dec 04, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	01, 2024 up to and excluding the maturity date Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 1, commencing Dec 01, 2024 up to and excluding the maturity date Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Dec 04, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	01, 2024 up to and excluding the maturity date Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 1, commencing Dec 01, 2024 up to and excluding the maturity date Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Dec 04, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	01, 2024 up to and excluding the maturity date Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 1, commencing Dec 01, 2024 up to and excluding the maturity date Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Dec 04, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	01, 2024 up to and excluding the maturity date Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 1, commencing Dec 01, 2024 up to and excluding the maturity date Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Dec 04, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	01, 2024 up to and excluding the maturity date Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 1, commencing Dec 01, 2024 up to and excluding the maturity date Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Dec 04, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	01, 2024 up to and excluding the maturity date Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	December 1, commencing Dec 01, 2024 up to and excluding the maturity date Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	commencing Dec 04, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	01, 2024 up to and excluding the maturity date Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	December 1, commencing Dec 01, 2024 up to and excluding the maturity date Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	commencing Dec 04, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	01, 2024 up to and excluding the maturity date Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	December 1, commencing Dec 01, 2024 up to and excluding the maturity date Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing Dec 04, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion 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	01, 2024 up to and excluding the maturity date Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 1, commencing Dec 01, 2024 up to and excluding the maturity date Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Dec 04, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	01, 2024 up to and excluding the maturity date Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	December 1, commencing Dec 01, 2024 up to and excluding the maturity date Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing Dec 04, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	01, 2024 up to and excluding the maturity date Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	December 1, commencing Dec 01, 2024 up to and excluding the maturity date Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Dec 04, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000001.040	000001 507	000001 500
2	for private placement)	06368LC46	06368LD37	06368LE28
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
_	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	Contractual
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	21.065	3.31	0.318
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-2023 Dated	15-Dec-2023 Dated	19-Dec-2023 Dated
13	Original maturity date / Final maturity	12-Dec-2026		19-Dec-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 12-Jun-2024	15-Dec-24	At par on 19-Jun-2024
		At par on each June and	On each June and December	At par on each June and
		December 12, commencing Jun	15, commencing Dec 15, 2024	December 19, commencing Jun
16	Subsequent call dates, if applicable		15, commencing Dec 15, 2024	
	Coupons/dividends	December 12, commencing Jun 12, 2024 up to and excluding the maturity date	15, commencing Dec 15, 2024 up to and excluding the maturity date	December 19, commencing Jun 19, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed	15, commencing Dec 15, 2024 up to and excluding the maturity date	December 19, commencing Jun 19, 2024 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.70%	15, commencing Dec 15, 2024 up to and excluding the maturity date Fixed Zero coupon, 7.00%	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.65%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed	15, commencing Dec 15, 2024 up to and excluding the maturity date	December 19, commencing Jun 19, 2024 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.70%	15, commencing Dec 15, 2024 up to and excluding the maturity date Fixed Zero coupon, 7.00%	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.65%
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No	15, commencing Dec 15, 2024 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative	15, commencing Dec 15, 2024 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible	15, commencing Dec 15, 2024 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative	15, commencing Dec 15, 2024 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	15, commencing Dec 15, 2024 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A	15, commencing Dec 15, 2024 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	15, commencing Dec 15, 2024 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	15, commencing Dec 15, 2024 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	15, commencing Dec 15, 2024 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	15, commencing Dec 15, 2024 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	15, commencing Dec 15, 2024 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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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, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	15, commencing Dec 15, 2024 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A N/A N/A	15, commencing Dec 15, 2024 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	15, commencing Dec 15, 2024 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A N/A N/A	15, commencing Dec 15, 2024 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A N/A N/A	15, commencing Dec 15, 2024 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	15, commencing Dec 15, 2024 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	15, commencing Dec 15, 2024 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	15, commencing Dec 15, 2024 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	15, commencing Dec 15, 2024 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	15, commencing Dec 15, 2024 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	15, commencing Dec 15, 2024 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	15, commencing Dec 15, 2024 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	15, commencing Dec 15, 2024 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 19, commencing Jun 19, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LE44	06368LD94	06368LD86
	for private placement)	U0300LE44	06366LD94	003001000
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
-	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	N1/A	N1/A
9	millions, as of most recent reporting date) Par value of instrument	N/A 0.208	N/A USD 0.094	N/A USD 0.641
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	19-Dec-2023	·	19-Dec-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	19-Dec-2028		19-Dec-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
4.5	Optional call date, contingent call dates and	At not on 40, lun 2024	At now on 40, lun 2024	At not on 40 Ivin 2024
15	redemption amount / Initial maturity	At par on 19-Jun-2024	At par on 19-Jun-2024	At par on 19-Jun-2024
		At par on each June and	At par on each June and	At par on each June and
		December 19, commencing Jun	December 19, commencing Jun	December 19, commencing Jun
		19, 2024 up to and excluding the		, ,
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.30%		6.00%
19		No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory No	Mandatory No	Mandatory No
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A
- 37	, . , . ,			
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
1				
	Pricing Supplement (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 063681 F44	Final Terms - CUSIP: 06368LD94	Final Terms - CUSIP: 06368LD86

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000001 500	200001 554	000001 500
2	for private placement)	06368LE36	06368LE51	06368LE69
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	Contractual
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	7.5	2.95	4.45
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-Dec-2023 Dated	Dated 20-Dec-2023	20-Dec-2023 Dated
13	Original maturity date / Final maturity	19-Dec-2030		20-Dec-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	19-Dec-24	At par on 20-Dec-2024	At par on 20-Dec-2024
1				
		On each June and December	At par on each June and	At par on each June and
		19, commencing Dec 19, 2024	December 20, commencing Dec	December 20, commencing Dec
16	Subsequent call dates, if applicable		December 20, commencing Dec	•
	Coupons/dividends	19, commencing Dec 19, 2024 up to and excluding the maturity date	December 20, commencing Dec 20, 2024 up to and excluding the maturity date	December 20, commencing Dec 20, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	19, commencing Dec 19, 2024 up to and excluding the maturity date	December 20, commencing Dec 20, 2024 up to and excluding the maturity date	December 20, commencing Dec 20, 2024 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	19, commencing Dec 19, 2024 up to and excluding the maturity date Fixed Zero coupon, 5.66%	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.65%	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.70%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	19, commencing Dec 19, 2024 up to and excluding the maturity date	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.65%	December 20, commencing Dec 20, 2024 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	19, commencing Dec 19, 2024 up to and excluding the maturity date Fixed Zero coupon, 5.66%	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.65%	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.70%
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	19, commencing Dec 19, 2024 up to and excluding the maturity date Fixed Zero coupon, 5.66% No Mandatory No	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	19, commencing Dec 19, 2024 up to and excluding the maturity date Fixed Zero coupon, 5.66% No Mandatory No Cumulative	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	19, commencing Dec 19, 2024 up to and excluding the maturity date Fixed Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	19, commencing Dec 19, 2024 up to and excluding the maturity date Fixed Zero coupon, 5.66% No Mandatory No Cumulative	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	19, commencing Dec 19, 2024 up to and excluding the maturity date Fixed Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	19, commencing Dec 19, 2024 up to and excluding the maturity date Fixed Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion	19, commencing Dec 19, 2024 up to and excluding the maturity date Fixed Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	19, commencing Dec 19, 2024 up to and excluding the maturity date Fixed Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	19, commencing Dec 19, 2024 up to and excluding the maturity date Fixed Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	19, commencing Dec 19, 2024 up to and excluding the maturity date Fixed Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	19, commencing Dec 19, 2024 up to and excluding the maturity date Fixed Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	19, commencing Dec 19, 2024 up to and excluding the maturity date Fixed Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	19, commencing Dec 19, 2024 up to and excluding the maturity date Fixed Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	19, commencing Dec 19, 2024 up to and excluding the maturity date Fixed Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	19, commencing Dec 19, 2024 up to and excluding the maturity date Fixed Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	19, commencing Dec 19, 2024 up to and excluding the maturity date Fixed Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	19, commencing Dec 19, 2024 up to and excluding the maturity date Fixed Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	19, commencing Dec 19, 2024 up to and excluding the maturity date Fixed Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	19, commencing Dec 19, 2024 up to and excluding the maturity date Fixed Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	19, commencing Dec 19, 2024 up to and excluding the maturity date Fixed Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	19, commencing Dec 19, 2024 up to and excluding the maturity date Fixed Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	19, commencing Dec 19, 2024 up to and excluding the maturity date Fixed Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	19, commencing Dec 19, 2024 up to and excluding the maturity date Fixed Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 349	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	19, commencing Dec 19, 2024 up to and excluding the maturity date Fixed Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 349	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	19, commencing Dec 19, 2024 up to and excluding the maturity date Fixed Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 20, commencing Dec 20, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007514000	0007514000	0007514047
2	for private placement)	06375MG82	06375MG90	06375MGA7
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A USD 10
9	Par value of instrument	USD 5.271	USD 5 Liability - fair value option	Liability - fair value option
11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 7-Dec-2023	1-Dec-2023	13-Dec-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	7-Dec-2026	1-Dec-2028	13-Dec-2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 07-Jun-2024	At par on 01-Dec-2024	At par on 13-Dec-2025
		At par on each June and December 7, commencing Jun	At par on each June and	At par on each June and
		07, 2024 up to and excluding the	December 1, commencing Dec 01, 2024 up to and excluding the	December 13, commencing Dec 13, 2025 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index	6.15% No	6.000% No	6.10% No
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	INO	INO	INO .
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A
	The second secon			
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Desition in subardination biggs-shorts liquidation ()			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Sneit Prospectus / Snort Form Prospectus			
<u> </u>		MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		INTERPOSPECIUS SUPPLEMENT	INTERPLEBENCE SUPPLEMENT	INTER PROSPECTOS SUPPLEMENT
	Pricing Supplement (if applicable)			
	. 0	Final Terms - CUSIP: 06375MG8	Final Terms - CUSIP: 06375MG9	Final Terms - CUSIP: 06375MGA
	<u> </u>			

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007514005	0007514000	0007514004
2	for private placement)	06375MGB5	06375MGC3	06375MGD1
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 3.61 Liability - fair value option	USD 3 Liability - fair value option	USD 2 Liability - fair value option
11	Original date of issuance / Settlement	15-Dec-2023	18-Dec-2023	15-Dec-2023
12	Perpetual or dated	Dated 13-Dec-2023	Dated	Dated 15-Dec-2025
13	Original maturity date / Final maturity	15-Dec-2028	18-Dec-2025	15-Dec-2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 15-Dec-2024	At par on 18-Jun-2024	At par on 15-Jun-2025
		At par on each March, June,	At par on each June and	At par on each June and
		September and December 15,	December 18, commencing Jun	December 15, commencing Jun
4.0	Color and all datas if anyther lies	commencing Dec 15, 2024 up to	18, 2024 up to and excluding the	
16	Subsequent call dates, if applicable Coupons/dividends	and excluding the maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Step up	Fixed	Fixed
18	Coupon rate and any related index	5.50%-7.20%	5.35%	6.00%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
23 24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No No	No No	No
31	If write-down, write-down trigger (s)	· ·	1	1
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Sneit Prospectus / Snort Form Prospectus			
<u> </u>	· · · · · · · · · · · · · · · · · · ·	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Processins Supplement	MTN Propositio Supplement	MTN Procpostus Cumplement
		MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
	and brement (in applicable)	Final Terms - CUSIP: 06375MGP	Final Terms - CUSIP: 06375MGC	Final Terms - CUSIP: 06375MGD
				a

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DIVIO	Billo	BINIO
2	for private placement)	06368LF76	06375MGE9	06375MGF6
		Province of Ontario and the laws	Dravings of Optorio and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
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	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	1 1/2		21/2
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A 1.412	N/A USD 20	N/A USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Dec-2023	22-Dec-2023	22-Dec-2023
12	Perpetual or dated	Dated	Dated 22-Dec-2023	Dated 22-Dec-2023
13	Original maturity date / Final maturity	22-Dec-2030	22-Dec-2026	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	22-Dec-24	At par on 22-Jun-2024	At par on 22-Dec-2024
16	Subsequent call dates, if applicable	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 Jun 22, 2024 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
10	Coupons/dividends	and oxoldaing the maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 5.23%	5.70%	5.45%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
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
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
36	If yes, specify non-compliant features	N/A	N/A	N/A
3/	Prospectus / Base Shelf Prospectus / Short Form	19/1	1147.4	14/7
	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: 06368LF76	Final Terms - CUSIP: 06375MGE	Final Terms - CUSIP: 06375MGF

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007514004	00075MOULO	00075MO IS
2	for private placement)	06375MGG4	06375MGH2	06375MGJ8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			****
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5.135	USD 1.12	USD 5
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Perpetual or dated	22-Dec-2023 Dated	22-Dec-2023 Dated	5-Jan-2024 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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 22-Dec-2024	At par on 22-Dec-2024	At par on 05-Jan-2025
		At par on each June and	At par on each June and	At par on each January and July
		l <u>_</u> '		
		December 22, commencing Dec	December 22, commencing Dec	5, commencing Jan 05, 2025 up
16	Subsequent call dates, if applicable	22, 2024 up to and excluding the	December 22, commencing Dec 22, 2024 up to and excluding the	5, commencing Jan 05, 2025 up to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends		December 22, commencing Dec	5, commencing Jan 05, 2025 up
16		22, 2024 up to and excluding the maturity date Fixed	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	22, 2024 up to and excluding the maturity date Fixed 5.55%	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50%	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	22, 2024 up to and excluding the maturity date Fixed	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	22, 2024 up to and excluding the maturity date Fixed 5.55%	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% 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	22, 2024 up to and excluding the maturity date Fixed 5.55%	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05%
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	22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 22, commencing Dec 22, 2024 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	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 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)	22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	December 22, commencing Dec 22, 2024 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	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	December 22, commencing Dec 22, 2024 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 Exemption from subordination	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Portion of the maturity date to the maturit	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Portion of the maturity date to the maturit	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities No N/A N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities No N/A N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A M/A M/A M/A M/A M/A M/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A M/A M/A M/A M/A M/A M/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	200751401/5	0007514010	00075140144
2	for private placement)	06375MGK5	06375MGL3	06375MGM1
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 5 Liability - fair value option	USD 12 Liability - fair value option	USD 4 Liability - fair value option
11	Original date of issuance / Settlement	5-Jan-2024	5-Jan-2024	5-Jan-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	5-Jan-2029	5-Jan-2029	5-Jan-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 05-Jan-2025	At par on 05-Jan-2025	At par on 05-Jul-2024
		At par on each January and July	At not on each lanuary and luly	At par on each January and July
		5, commencing Jan 05, 2025 up	, ,	5, commencing Jul 05, 2024 up
		to and excluding the maturity	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends	E	le: 1	E
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.12%	Fixed 5.25%	Fixed 5.05%
19	Existence of a dividend stopper	No	No	No 3.0376
- 13	Fully discretionary, partially discretionary or	110	110	110
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	NI/A	NI/A	NI/A
29	into Write down feature	N/A No	N/A	N/A No
30 31	Write-down feature If write-down, write-down trigger (s)	INU	No	INO
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination biography in liquidation /orif			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Shell Prospectus / Short Porni	MTN B	MIND	MEN D
		MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
 		<u>мти глоэреские опррвешені</u>	мити поэреская эаррешені	мити и гозрасцая эпррешент
	Pricing Supplement (if applicable)			
	3	Final Terms - CUSIP: 06375MGK	Final Terms - CUSIP: 06375MGL	Final Terms - CUSIP: 06375MGN
	•	•		

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06375MGN9	06375MGP4	06375MGQ2
		Description of Ontario and the Levis	Description of Ontario and the Leave	Description of Outside and the Levis
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	of Canada applicable therein
3		or Cariada applicable tricreiri	or cariada applicable tricrem	or Gariada applicable trieren
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
30	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	- Communication	- Communication	- Communication
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	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	A1/A	21/2	11/2
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 58	N/A USD 2	N/A USD 3.481
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	9-Jan-2024	22-Jan-2024	19-Jan-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	9-Jan-2026	22-Jan-2029	19-Jan-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	#N/A	At par on 22-Jan-2025	At par on 19-Jul-2025
	, , , , , , , , , , , , , , , , , , , ,		·	'
			At par on each January, April,	At par on each January and July
			July, October 22, commencing	19, commencing Jul 19, 2025 up
			Jan 22, 2025 up to and	to and excluding the maturity
16	Subsequent call dates, if applicable	#N/A	excluding the maturity date	date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed to Floating	Fixed	Fixed
18	Coupon rate and any related index	5.50%	5.50%	5.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatory	Mandatory	Mandatory
20	mandatory Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	and the same of th			
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts		ì	l
		NI/A	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 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	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	into Write-down feature If write-down, write-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
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	Exemption from subordination	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)	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
30 31 32 33 34 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	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
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)	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
30 31 32 33 34 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	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
30 31 32 33 34 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	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A
30 31 32 33 34 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 Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
30 31 32 33 34 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	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A
30 31 32 33 34 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 Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
30 31 32 33 34 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 Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
30 31 32 33 34 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 Prospectus Supplement to Base Shelf Prospectus (if applicable)	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	ВМО
2	for private placement)	06375MGR0	06368LG91	06368LJ72
	Tot private placement/	000701110110	55552551	00000012
			Province of Ontario and the laws	
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
20	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5		0.582
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	18-Jan-2024		19-Jan-2024
12	Perpetual or dated	Dated 18 Jan 2020	Dated 12 Jan 2020	Dated 19 Jan 2027
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	18-Jan-2029 Yes	12-Jan-2029 Yes	19-Jan-2027 Yes
14	issuer can subject to prior supervisory approvar	163	165	163
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 18-Jan-2025	At par on 12-Jul-2024	At par on 19-Jul-2024
	, , , , , , , , , , , , , , , , , , , ,	,		•
		At par on each January and July 18, commencing Jan 18, 2025	At par on each January and July 12, commencing Jul 12, 2024 up	
		up to and excluding the maturity	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends			
17 18	Fixed or floating dividend/coupon	Fixed 5.20%	Fixed 5.10%	Fixed 5.05%
19	Coupon rate and any related index Existence of a dividend stopper	No	No	No
- 13	Fully discretionary, partially discretionary or	110	110	110
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write- down mechanism			
34 34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
5.0	76		,	
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus	MTN Prospectus		
	Supplement to Base Shelf Prospectus (if applicable)			
Ì		MTN Prospectus Supplement		
			Î.	1
	Pricing Supplement (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06375MCP	Final Terms - CUSIP: 06368LG91	Final Terms - CHSIP: 063681 173

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LH25	06368LG83	06368LJ80
	for private placement)	U0300LFI23	003001303	U0300LJ0U
			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 N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Carlot 12 to morament	Carlot 12 to monament	Culor TEXO Modamork
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.076		USD 2.5
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option	Liability - fair value option 19-Jan-2024	Liability - fair value option
11	Perpetual or dated	19-Jan-2024 Dated	Dated 19-Jan-2024	30-Jan-2024 Dated
13	Original maturity date / Final maturity	19-Jan-2027	19-Jan-2027	30-Jan-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 19-Jul-2024	At par on 19-Jul-2024	At par on 30-Jan-2025
Ì		At par on each January and July	At par on each January and July	At par on each January and July
			At par on each January and July 19, commencing Jul 19, 2024 up	
		19, commencing Jul 19, 2024 up to and excluding the maturity	19, commencing Jul 19, 2024 up to and excluding the maturity	30, commencing Jan 30, 2025 up to and excluding the maturity
16	Subsequent call dates, if applicable	19, commencing Jul 19, 2024 up	19, commencing Jul 19, 2024 up	30, commencing Jan 30, 2025
	Coupons/dividends	19, commencing Jul 19, 2024 up to and excluding the maturity date	19, commencing Jul 19, 2024 up to and excluding the maturity date	30, commencing Jan 30, 2025 up to and excluding the maturity date
16 17 18		19, commencing Jul 19, 2024 up to and excluding the maturity	19, commencing Jul 19, 2024 up to and excluding the maturity	30, commencing Jan 30, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed	30, commencing Jan 30, 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	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 4.85%	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 5.60%	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.55%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 4.85% No Mandatory	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 5.60% Mandatory	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.55% 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	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 4.85% No Mandatory No	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory No	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.55% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 4.85% No Mandatory No Cumulative	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.55% 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	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 4.85% No Mandatory No	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory No	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.55% 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	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 4.85% No Mandatory No Cumulative Non-convertible N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 4.85% No Mandatory No Cumulative Non-convertible N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 4.85% No Mandatory No Cumulative Non-convertible N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.55% 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	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 4.85% No Mandatory No Cumulative Non-convertible N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 4.85% No Mandatory No Cumulative Non-convertible N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 4.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 4.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 4.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 4.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 4.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 4.85% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 4.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 4.85% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 4.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 4.85% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 4.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	19, commencing Jul 19, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	200001 100	0000011004	0000011400
2	for private placement)	06368LJ98	06368LK21	06368LK88
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A	N/A Other TLAC instrument
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TLAC instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 1.5	4	0.346
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	30-Jan-2024 Dated	19-Jan-2024 Dated	26-Jan-2024 Dated
13	Original maturity date / Final maturity	30-Jan-2029		26-Jan-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 30-Jan-2025	19-Jan-29	At par on 26-Jan-2025
		At par on each January and July		At par on each January and July
		30, commencing Jan 30, 2025	On each January and July 19,	26, commencing Jan 26, 2025
16	Subsequent call dates, if applicable		On each January and July 19, commencing Jan 19, 2029 up to and excluding the maturity date	
	Coupons/dividends	30, commencing Jan 30, 2025 up to and excluding the maturity date	commencing Jan 19, 2029 up to and excluding the maturity date	26, commencing Jan 26, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	30, commencing Jan 30, 2025 up to and excluding the maturity date	commencing Jan 19, 2029 up to and excluding the maturity date Fixed	26, commencing Jan 26, 2025 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.02%	commencing Jan 19, 2029 up to and excluding the maturity date Fixed Zero coupon, 5.53%	26, commencing Jan 26, 2025 up to and excluding the maturity date Fixed 5.00%
17	Coupons/dividends Fixed or floating dividend/coupon	30, commencing Jan 30, 2025 up to and excluding the maturity date	commencing Jan 19, 2029 up to and excluding the maturity date Fixed	26, commencing Jan 26, 2025 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.02% Mandatory	commencing Jan 19, 2029 up to and excluding the maturity date Fixed Zero coupon, 5.53% No Mandatory	26, commencing Jan 26, 2025 up to and excluding the maturity date Fixed 5.00% 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	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No	commencing Jan 19, 2029 up to and excluding the maturity date Fixed Zero coupon, 5.53% No Mandatory No	26, commencing Jan 26, 2025 up to and excluding the maturity date Fixed 5.00% 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	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative	commencing Jan 19, 2029 up to and excluding the maturity date Fixed Zero coupon, 5.53% No Mandatory No Cumulative	26, commencing Jan 26, 2025 up to and excluding the maturity date Fixed 5.00% 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	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible	commencing Jan 19, 2029 up to and excluding the maturity date Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible	26, commencing Jan 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative	commencing Jan 19, 2029 up to and excluding the maturity date Fixed Zero coupon, 5.53% No Mandatory No Cumulative	26, commencing Jan 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Jan 19, 2029 up to and excluding the maturity date Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A N/A	26, commencing Jan 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A	commencing Jan 19, 2029 up to and excluding the maturity date Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A	26, commencing Jan 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Jan 19, 2029 up to and excluding the maturity date Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A N/A	26, commencing Jan 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Jan 19, 2029 up to and excluding the maturity date Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A N/A	26, commencing Jan 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing Jan 19, 2029 up to and excluding the maturity date Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	26, commencing Jan 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	commencing Jan 19, 2029 up to and excluding the maturity date Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	26, commencing Jan 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing Jan 19, 2029 up to and excluding the maturity date Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	26, commencing Jan 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	commencing Jan 19, 2029 up to and excluding the maturity date Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	26, commencing Jan 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	commencing Jan 19, 2029 up to and excluding the maturity date Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	26, commencing Jan 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	commencing Jan 19, 2029 up to and excluding the maturity date Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	26, commencing Jan 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.02% 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 Jan 19, 2029 up to and excluding the maturity date Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	26, commencing Jan 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	commencing Jan 19, 2029 up to and excluding the maturity date Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	26, commencing Jan 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	commencing Jan 19, 2029 up to and excluding the maturity date Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	26, commencing Jan 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	commencing Jan 19, 2029 up to and excluding the maturity date Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	26, commencing Jan 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	commencing Jan 19, 2029 up to and excluding the maturity date Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	26, commencing Jan 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	commencing Jan 19, 2029 up to and excluding the maturity date Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	26, commencing Jan 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	commencing Jan 19, 2029 up to and excluding the maturity date Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	26, commencing Jan 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LK96	06368LK70	06375MGS8
	for private placement)	00300EK90	06366LK70	06373101G36
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	NI/A	NI/A	NI/A
9	millions, as of most recent reporting date) Par value of instrument	N/A 0.12	N/A 0.135	N/A USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	26-Jan-2024	26-Jan-2024	23-Jan-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	26-Jan-2034	26-Jan-2034	23-Jan-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
4.5	Optional call date, contingent call dates and	At not on 20 Jan 2025	20 Jan 25	A4 nor on 22 Jul 2024
15	redemption amount / Initial maturity	At par on 26-Jan-2025	26-Jan-25	At par on 23-Jul-2024
				At par on each January and July
		On each January 26,	On each January 26,	23, commencing Jul 23, 2024 up
		commencing Jan 26, 2025 up to	commencing Jan 26, 2025 up to	to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	and excluding the maturity date	and excluding the maturity date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.35%	Zero coupon, 6.00%	5.05%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify instrument type convertible into			
			INI/A	N/A
29	into	N/A	N/A	1 1// 1
29 30		N/A No	No No	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	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-down mechanism	No	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	Exemption from subordination	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)	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
30 31 32 33 34 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	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
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) Non-compliant transitioned features If yes, specify non-compliant features	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
30 31 32 33 34 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	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
30 31 32 33 34 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	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
30 31 32 33 34 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 Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
30 31 32 33 34 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	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
30 31 32 33 34 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 Prospectus Supplement to Base Shelf Prospectus (if applicable)	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
30 31 32 33 34 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 Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

(\$ million	tures Of Regulatory Capital Instruments			
1	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007514070	00275140112	000751401/4
2	for private placement)	06375MGT6	06375MGU3	06375MGV1
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	NI/A	NI/A	NI/A
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2	USD 5	USD 5
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 30-Jan-2024	Liability - fair value option 30-Jan-2024	Liability - fair value option 29-Jan-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	30-Jan-2034	30-Jan-2029	29-Jan-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-Jul-2025	At par on 30-Jan-2025	At par on 29-Jan-2025
		At par on each January and July	At par on each January and July	At par on each January and July
		30, commencing Jul 30, 2025 up		29, commencing Jan 29, 2025
		to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	date	date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.50%	5.20%	5.05%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or	i		
	rully discretionally, partially discretionally of			
20	mandatory	Mandatory	Mandatory	Mandatory
21	mandatory Existence of a step up or other incentive to redeem	No	No	Mandatory No
21 22	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	Mandatory No Cumulative
21 22 23	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible	Mandatory 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	Mandatory 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	No Cumulative Non-convertible	Mandatory 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 N/A	No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
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	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	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
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000751401410	0007514077	00075M0V5
2	for private placement)	06375MGW9	06375MGX7	06375MGY5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 8		USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	29-Jan-2024 Dated	29-Jan-2024 Dated	31-Jan-2024 Dated
13	Original maturity date / Final maturity	29-Jan-2027		31-Jan-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	, p			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 29-Jul-2024	At par on 29-Jan-2026	At par on 31-Jan-2025
	,	,	·	
		At par on each January and July	At par on each January and July	At par on the last day of January,
		29, commencing Jul 29, 2024 up		April, July and October,
		to and excluding the maturity	up to and excluding the maturity	commencing Jan 31, 2025 up to
16	Subsequent call dates, if applicable Coupons/dividends	date	date	and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.25%		5.50%
19		No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts	NI/A	NI/A	NI/A
30	Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)			110
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Decition in subordination biography in liquidation (- 15			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	, . , . ,			
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	i i ospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Droop cative Over 1	MTNI Dream carties Occident	MTNI Droops at the Ore of the Control of the Contro
-	,	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
	and supplement (ii applicable)	Final Terms - CUSIP: 06375MGV	Final Terms - CUSIP: 06375MGX	Final Terms - CUSIP: 06375MCV
<u> </u>				COCH . 00070MOT

/A	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	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002001 M27	OCCOUNTS	002001 MO
2	for private placement)	06368LM37	06368LM60	06368LM94
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
<u>4</u> 5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	2.5 Liability - fair value option	0.019 Liability - fair value option	USD 2 Liability - fair value option
11	Original date of issuance / Settlement	8-Feb-2024	·	16-Feb-2024
12	Perpetual or dated	Dated 0 1 CB 2024	Dated	Dated
13	Original maturity date / Final maturity	8-Feb-2029		16-Feb-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 08-Feb-2025	At par on 09-Feb-2025	At par on 16-Feb-2025
		At par on each February and	At par on each February and	At par on each February and
1		August 8, commencing Feb 8,	August 9, commencing Feb 9,	
		August 8, commencing Feb 8, 2025 up to and excluding the	August 9, commencing Feb 9, 2025 up to and excluding the	August 16, commencing Feb 16, 2025 up to and excluding the
16	Subsequent call dates, if applicable	August 8, commencing Feb 8,	August 9, commencing Feb 9,	August 16, commencing Feb 16,
	Coupons/dividends	August 8, commencing Feb 8, 2025 up to and excluding the maturity date	August 9, commencing Feb 9, 2025 up to and excluding the maturity date	August 16, commencing Feb 16, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	August 8, commencing Feb 8, 2025 up to and excluding the maturity date	August 9, commencing Feb 9, 2025 up to and excluding the maturity date	August 16, commencing Feb 16, 2025 up to and excluding the maturity date Fixed
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	August 8, commencing Feb 8, 2025 up to and excluding the maturity date	August 9, commencing Feb 9, 2025 up to and excluding the maturity date	August 16, commencing Feb 16, 2025 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	August 8, commencing Feb 8, 2025 up to and excluding the maturity date Fixed 5.07%	August 9, commencing Feb 9, 2025 up to and excluding the maturity date Fixed 5.25%	August 16, commencing Feb 16, 2025 up to and excluding the maturity date Fixed 5.45%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	August 8, commencing Feb 8, 2025 up to and excluding the maturity date Fixed 5.07% No Mandatory	August 9, commencing Feb 9, 2025 up to and excluding the maturity date Fixed 5.25% Mandatory	August 16, commencing Feb 16, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	August 8, commencing Feb 8, 2025 up to and excluding the maturity date Fixed 5.07% No Mandatory No	August 9, commencing Feb 9, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No	August 16, commencing Feb 16, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	August 8, commencing Feb 8, 2025 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative	August 9, commencing Feb 9, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative	August 16, commencing Feb 16, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	August 8, commencing Feb 8, 2025 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible	August 9, commencing Feb 9, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible	August 16, commencing Feb 16, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	August 8, commencing Feb 8, 2025 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative	August 9, commencing Feb 9, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative	August 16, commencing Feb 16, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	August 8, commencing Feb 8, 2025 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A	August 9, commencing Feb 9, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A	August 16, commencing Feb 16, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	August 8, commencing Feb 8, 2025 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A	August 9, commencing Feb 9, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A	August 16, commencing Feb 16, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	August 8, commencing Feb 8, 2025 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A	August 9, commencing Feb 9, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 16, commencing Feb 16, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	August 8, commencing Feb 8, 2025 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A	August 9, commencing Feb 9, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 16, commencing Feb 16, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	August 8, commencing Feb 8, 2025 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	August 9, commencing Feb 9, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	August 16, commencing Feb 16, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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 8, commencing Feb 8, 2025 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A	August 9, commencing Feb 9, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 16, commencing Feb 16, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	August 8, commencing Feb 8, 2025 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 9, commencing Feb 9, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 16, commencing Feb 16, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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 8, commencing Feb 8, 2025 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 9, commencing Feb 9, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 16, commencing Feb 16, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	August 8, commencing Feb 8, 2025 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 9, commencing Feb 9, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 16, commencing Feb 16, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	August 8, commencing Feb 8, 2025 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 9, commencing Feb 9, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 16, commencing Feb 16, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	August 8, commencing Feb 8, 2025 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	August 9, commencing Feb 9, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative No-convertible N/A N/A N/A N/A N/A N/A N/A	August 16, commencing Feb 16, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	August 8, commencing Feb 8, 2025 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	August 9, commencing Feb 9, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative No-convertible N/A N/A N/A N/A N/A N/A N/A	August 16, commencing Feb 16, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	August 8, commencing Feb 8, 2025 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 9, commencing Feb 9, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 16, commencing Feb 16, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	August 8, commencing Feb 8, 2025 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	August 9, commencing Feb 9, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	August 16, commencing Feb 16, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	August 8, commencing Feb 8, 2025 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 9, commencing Feb 9, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 16, commencing Feb 16, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of 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 8, commencing Feb 8, 2025 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 9, commencing Feb 9, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 16, commencing Feb 16, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 8, commencing Feb 8, 2025 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 9, commencing Feb 9, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 16, commencing Feb 16, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	August 8, commencing Feb 8, 2025 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 9, commencing Feb 9, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 16, commencing Feb 16, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 8, commencing Feb 8, 2025 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 9, commencing Feb 9, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 16, commencing Feb 16, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 8, commencing Feb 8, 2025 up to and excluding the maturity date Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	August 9, commencing Feb 9, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 16, commencing Feb 16, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/

(\$ million				
	s except as noted)			
1		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LM86	06368LN36	06368LP42
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment Transitional Basel III rules	NI/A	NI/A	N1/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 2	N/A 5	N/A 2.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	16-Feb-2024	· · · · · · · · · · · · · · · · · · ·	28-Feb-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	16-Feb-2027	16-Feb-2039	28-Feb-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Ontical call data continuent call datas and			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 16-Feb-2025	16-Feb-25	At par on 28-Feb-2025
- 13	reactificion amount / initial maturity	7 K Pair 611 10 1 05 2020	1010020	7 K Pair 611 20 1 05 2020
		At par on each February and August 16, commencing Feb 16,	On each February and August 16, commencing Feb 16, 2025	
		TAUGUST 16. COMMENCING FED 16.		
Ì				At par on each February 28, commencing Feb 28, 2025 up to
16	Subsequent call dates, if applicable	2025 up to and excluding the maturity date	up to and excluding the maturity date	commencing Feb 28, 2025 up to and excluding the maturity date
	Coupons/dividends	2025 up to and excluding the maturity date	up to and excluding the maturity date	commencing Feb 28, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	2025 up to and excluding the maturity date	up to and excluding the maturity date Fixed	commencing Feb 28, 2025 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	2025 up to and excluding the maturity date Fixed 5.02%	up to and excluding the maturity date Fixed Zero coupon, 6%	commencing Feb 28, 2025 up to and excluding the maturity date Fixed 5.29%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	2025 up to and excluding the maturity date	up to and excluding the maturity date Fixed	commencing Feb 28, 2025 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	2025 up to and excluding the maturity date Fixed 5.02%	up to and excluding the maturity date Fixed Zero coupon, 6%	commencing Feb 28, 2025 up to and excluding the maturity date Fixed 5.29%
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	2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No	up to and excluding the maturity date Fixed Zero coupon, 6% No Mandatory No	commencing Feb 28, 2025 up to and excluding the maturity date Fixed 5.29% 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	2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative	up to and excluding the maturity date Fixed Zero coupon, 6% No Mandatory No Cumulative	commencing Feb 28, 2025 up to and excluding the maturity date Fixed 5.29% 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	2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible	up to and excluding the maturity date Fixed Zero coupon, 6% No Mandatory No Cumulative Non-convertible	commencing Feb 28, 2025 up to and excluding the maturity date Fixed 5.29% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A	up to and excluding the maturity date Fixed Zero coupon, 6% No Mandatory No Cumulative	commencing Feb 28, 2025 up to and excluding the maturity date Fixed 5.29% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible	up to and excluding the maturity date Fixed Zero coupon, 6% No Mandatory No Cumulative Non-convertible N/A	commencing Feb 28, 2025 up to and excluding the maturity date Fixed 5.29% No Mandatory No Cumulative Non-convertible
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	2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A	up to and excluding the maturity date Fixed Zero coupon, 6% No Mandatory No Cumulative Non-convertible N/A N/A	commencing Feb 28, 2025 up to and excluding the maturity date Fixed 5.29% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion	2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A	up to and excluding the maturity date Fixed Zero coupon, 6% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Feb 28, 2025 up to and excluding the maturity date Fixed 5.29% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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	2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A	up to and excluding the maturity date Fixed Zero coupon, 6% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Feb 28, 2025 up to and excluding the maturity date Fixed 5.29% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion	2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	up to and excluding the maturity date Fixed Zero coupon, 6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Feb 28, 2025 up to and excluding the maturity date Fixed 5.29% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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	2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A	up to and excluding the maturity date Fixed Zero coupon, 6% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Feb 28, 2025 up to and excluding the maturity date Fixed 5.29% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	up to and excluding the maturity date Fixed Zero coupon, 6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Feb 28, 2025 up to and excluding the maturity date Fixed 5.29% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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	2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	up to and excluding the maturity date Fixed Zero coupon, 6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Feb 28, 2025 up to and excluding the maturity date Fixed 5.29% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	up to and excluding the maturity date Fixed Zero coupon, 6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Feb 28, 2025 up to and excluding the maturity date Fixed 5.29% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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	2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	up to and excluding the maturity date Fixed Zero coupon, 6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Feb 28, 2025 up to and excluding the maturity date Fixed 5.29% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	up to and excluding the maturity date Fixed Zero coupon, 6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Feb 28, 2025 up to and excluding the maturity date Fixed 5.29% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	up to and excluding the maturity date Fixed Zero coupon, 6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	commencing Feb 28, 2025 up to and excluding the maturity date Fixed 5.29% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	up to and excluding the maturity date Fixed Zero coupon, 6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	commencing Feb 28, 2025 up to and excluding the maturity date Fixed 5.29% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	up to and excluding the maturity date Fixed Zero coupon, 6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing Feb 28, 2025 up to and excluding the maturity date Fixed 5.29% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Price Exemption from subordination Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	up to and excluding the maturity date Fixed Zero coupon, 6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Feb 28, 2025 up to and excluding the maturity date Fixed 5.29% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	up to and excluding the maturity date Fixed Zero coupon, 6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing Feb 28, 2025 up to and excluding the maturity date Fixed 5.29% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Price Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	up to and excluding the maturity date Fixed Zero coupon, 6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Feb 28, 2025 up to and excluding the maturity date Fixed 5.29% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	up to and excluding the maturity date Fixed Zero coupon, 6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Feb 28, 2025 up to and excluding the maturity date Fixed 5.29% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	up to and excluding the maturity date Fixed Zero coupon, 6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Feb 28, 2025 up to and excluding the maturity date Fixed 5.29% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	up to and excluding the maturity date Fixed Zero coupon, 6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Feb 28, 2025 up to and excluding the maturity date Fixed 5.29% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	2025 up to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	up to and excluding the maturity date Fixed Zero coupon, 6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Feb 28, 2025 up to and excluding the maturity date Fixed 5.29% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000001 004	002001 004	00275M072
2	for private placement)	06368LP34	06368LP91	06375MGZ2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
9	millions, as of most recent reporting date) Par value of instrument	N/A 2.5	N/A	N/A USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	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
	Optional call date, contingent call dates and		00.51.00	
15	redemption amount / Initial maturity	At par on 28-Feb-2025	28-Feb-29	At par on 06-Aug-2024
		At par on each February and	On each February and August	At par on each February and
		August 28, commencing Feb 28,	28, commencing Feb 28, 2029	August 6, commencing Aug 06,
		2025 up to and excluding the	up to and excluding the maturity	2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	date	maturity date
17	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 4.80%	Fixed Zero coupon, 7.92%	Fixed 5.10%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
30	If convertible, specify issuer of instrument it converts	N/A	NI/A	NI/A
30	Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	110	110	110
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Shell Prospectus / Short Porni			MEN D
-	• **			MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement
				100pooluo ouppiement
	Pricing Supplement (if applicable)			
	,	Final Terms - CUSIP: 06368LP34	Final Terms - CUSIP: 06368LP91	Final Terms - CUSIP: 06375MGZ

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	00275MD25	00275MD22	0027514044
2	for private placement)	06375MP25	06375MP33	06375MP41
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	NI/A	NI/A	NI/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 4.5	USD 10	USD 5
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 9-Feb-2024	Liability - fair value option 9-Feb-2024	Liability - fair value option 13-Feb-2024
12	Perpetual or dated	9-Feb-2024 Dated	Dated	Dated
13	Original maturity date / Final maturity	9-Feb-2034	9-Feb-2029	13-Feb-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 09-Feb-2026	At par on 09-Feb-2025	At par on 13-Feb-2025
		At par on each February and	At par on each February and	At par on each February and
		August 9, commencing Feb 09,	August 9, commencing Feb 09,	August 13, commencing Feb 13,
16	Subsequent call dates, if applicable	2026 up to and excluding the maturity date	2025 up to and excluding the maturity date	2025 up to and excluding the maturity date
10	Coupons/dividends	maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.50%	5.20%	5.00%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
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
26	If convertible one of the instance of the inst			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Everytian frame substantia - 41-	Evernation from substantia -41-	Evernation from sub-rational
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Shell Prospectus / Short Porni	MTN December	MTN December	MTNI December 1
-	· · · · · · · · · · · · · · · · · · ·	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		t roopcolus oupplement		roopcolus oupplement
	Pricing Supplement (if applicable)			
	3	Final Terms - CUSIP: 06375MP2	Final Terms - CUSIP: 06375MP3	Final Terms - CUSIP: 06375MP4
-				•

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	00275MD50	00275MD00	00075MD74
2	for private placement)	06375MP58	06375MP66	06375MP74
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	NI/A	NI/A	NI/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5	USD 1.442	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	Dated 16-Feb-2024	Dated 23-Feb-2024	27-Feb-2024 Dated
13	Original maturity date / Final maturity	16-Feb-2027	23-Feb-2034	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	E s seles seed abbresses			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 16-Aug-2024	At par on 23-Feb-2026	At par on 27-Aug-2024
	,,	.,,		
		At par on each February and	At par on each February and	At par on each February and
		August 16, commencing Aug 16,	August 23, commencing Feb 23,	
		2024 up to and excluding the	2026 up to and excluding the	2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.35%	5.50%	5.15%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Everytian frame substantia - 41-	Evernation from sub-rational	Evernation from sub-rational
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Sneit Prospectus / Snort Form Prospectus			
		MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Propositio Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
	ir ricing supplement (il applicable)	Final Terms - CUSID: 06375MD5	Final Terms - CUSIP: 06375MP6	Final Terms - CUSIP: 06375MP7
i	1	<u> 1 mai 10mms - 000m : 003/31/15</u>	<u> 1 mai 10mms - 000m , 0007 31VIPO</u>	<u> 1 mai 10mms - 000m , 00070MP74</u>

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007514000	000071/000	000001 000
2	for private placement)	06375MP82	06367YG60	06368LQ25
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	****	21/2	
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3		0.55
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	23-Feb-2024 Dated	Dated 26-Feb-2024	4-Mar-2024 Dated
13	Original maturity date / Final maturity	23-Feb-2029		4-Mar-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 23-Feb-2025	26-Feb-28	4-Mar-27
		At par on each February and	On each February and August	
		August 23, commencing Feb 23,	26, commencing Feb 26, 2028	On each March and September,
4.6	Cubanana all data if andicale	2025 up to and excluding the	up to and excluding the maturity	commencing Mar 04, 2027 up to
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	date	and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.35%		Zero coupon, 6.14%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory		Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No Cumulative
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative	Cumulative	
23			Non-convertible	
	If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s) If convertible, fully or partially	Non-convertible N/A N/A	Non-convertible N/A N/A	
25 26		N/A	N/A	Non-convertible N/A
	If convertible, fully or partially	N/A N/A	N/A N/A	Non-convertible N/A N/A
26 27	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A N/A	N/A N/A N/A	Non-convertible N/A N/A N/A
26	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A N/A	N/A N/A N/A	Non-convertible N/A N/A N/A
26 27 28	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A N/A N/A N/A N/A	N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A
26 27 28 29	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A
26 27 28	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A N/A N/A N/A	N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A
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	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A 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	Non-convertible N/A N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	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
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	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
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A 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 N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	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
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A N/A N/A N/A 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 N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A 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 N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	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	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LK62	06368LR24	06368LK54
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A 0.738	N/A 1.405	N/A USD 0.145
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	8-Mar-2024	·	8-Mar-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	8-Mar-2027	8-Mar-2027	8-Mar-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Ontional call data contingent call dates and			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 08-Mar-2025	At par on 08-Mar-2025	At par on 08-Mar-2025
	reactification attraction at the state of th			
1				
		At par on each March and	At par on each March and	At par on each March and
		At par on each March and September 8, commencing Mar 08, 2025 up to and excluding the	September 8, commencing Mar	September 8, commencing Mar
16	Subsequent call dates, if applicable	September 8, commencing Mar	September 8, commencing Mar	September 8, commencing Mar
	Coupons/dividends	September 8, commencing Mar 08, 2025 up to and excluding the maturity date	September 8, commencing Mar 08, 2025 up to and excluding the maturity date	September 8, commencing Mar 08, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed	September 8, commencing Mar 08, 2025 up to and excluding the maturity date	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.15%	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.00%	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.65%
17	Coupons/dividends Fixed or floating dividend/coupon	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed	September 8, commencing Mar 08, 2025 up to and excluding the maturity date	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative
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 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 349	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 349	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 349	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 349	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/

regulatory capital regulatory capital Issuer BMO BMO Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) Province of Ontario and the laws Province of Ontario and the laws	AC not included in Included in TLAC not included in regulatory capital BMO 06368LR32 06368LR44
regulatory capital regulatory capital Issuer BMO BMO Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) O6368LR57 Province of Ontario and the laws Province of On	regulatory capital BMO
regulatory capital regulatory capital Issuer BMO BMO Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) O6368LR57 Province of Ontario and the laws Province of On	regulatory capital BMO
1 Issuer BMO BMO Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier 2 for private placement) 06368LR57 Province of Ontario and the laws Province of On	ВМО
2 for private placement) 06368LR57 Province of Ontario and the laws Province of On	06368LR32 06368LR40
Province of Ontario and the laws Province of On	06368LR32 06368LR4
	ntario and the laws Province of Ontario and the laws
	olicable 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 in	strument 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 0.568 10 Accounting classification Liability - fair value option Liability - fair value option	USD 2 USD 0.80 value option Liability - fair value option
11 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-2031	8-Mar-2031 8-Mar-203
14 Issuer call subject to prior supervisory approval Yes Yes	Yes
Optional call date, contingent call dates and	9 Mor 25
15 redemption amount / Initial maturity 8-Mar-25	8-Mar-25 8-Mar-2
On each March and September On each March	h and September On each March and September
	g Mar 08, 2025 up 8, commencing Mar 08, 2025 up
1. 1. Subsequent call dates if applicable I date	ng the maturity to and excluding the maturity
16 Subsequent call dates, if applicable date date Coupons/dividends	
Coupons/dividends	ng the maturity to and excluding the maturity
Coupons/dividends 17 Fixed or floating dividend/coupon Fixed Fixed	ng the maturity to and excluding the maturity date
Coupons/dividends 17 Fixed or floating dividend/coupon Fixed Fixed 18 Coupon rate and any related index Zero coupon, 5.50% Zero coupon, 5.50% 19 Existence of a dividend stopper No No	ng the maturity to and excluding the maturity date Fixed
Coupons/dividends 17 Fixed or floating dividend/coupon Fixed Fixed 18 Coupon rate and any related index Zero coupon, 5.50% Zero service of a dividend stopper No No Fully discretionary, partially discretionary or	to and excluding the maturity date Fixed ero coupon, 6.50% Zero coupon, 6.25%
Coupons/dividends 17 Fixed or floating dividend/coupon Fixed Fixed 18 Coupon rate and any related index Zero coupon, 5.50% Zero service of a dividend stopper No No No Fully discretionary, partially discretionary or mandatory Mandatory Mandatory	to and excluding the maturity date Fixed ero coupon, 6.50% No Mandatory
Coupons/dividends Fixed or floating dividend/coupon Fixed Fixed	to and excluding the maturity date Fixed ero coupon, 6.50% Mandatory No No
Coupons/dividends 17 Fixed or floating dividend/coupon Fixed Fixed 18 Coupon rate and any related index Zero coupon, 5.50% Zero service of a dividend stopper No No No Fully discretionary, partially discretionary or mandatory Mandatory Mandatory	to and excluding the maturity date Fixed ero coupon, 6.50% Mandatory No Cumulative
Coupons/dividends 17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed 18 Coupon rate and any related index Fixed Fixed 29 Existence of a dividend stopper Fixed Fixed Fixed 20 Mandatory Fully discretionary, partially discretionary or Mandatory Fixed Fixed Fixed Fixed Fixed Fixed Fix	to and excluding the maturity date Fixed ero coupon, 6.50% Mandatory No Cumulative le Non-convertible N/A
Coupons/dividends 17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed Fixed 18 Coupon rate and any related index Fixed Fixed 20 Existence of a dividend stopper Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed No Formally Mandatory Mandatory Mandatory Cumulatory Cumulative Cumulative Cumulative Cumulative Cumulative Fixed No No No No Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed No Fixed Fixed Fixed Fixed Fixed Fixed No No Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed No Formally Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed No Formally Fixed Fix	to and excluding the maturity date Fixed Fixed For coupon, 6.50% Mandatory No Cumulative Ie Non-convertible N/A N/A
Coupons/dividends 17 Fixed or floating dividend/coupon Fixed Fixed 18 Coupon rate and any related index Zero coupon, 5.50% Zero system of a dividend stopper No No Fully discretionary, partially discretionary or Mandatory Mandatory 20 mandatory Mandatory 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-con	to and excluding the maturity date Fixed ero coupon, 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
Coupons/dividends 17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed Fixed 18 Coupon rate and any related index Fixed Fixed 20 Existence of a dividend stopper Fixed Fixed Fixed Fixed Fixed Fixed Fixed No No Formally No No Cumulative Cumulative Cumulative Cumulative Cumulative Fixed No Formally Fixed F	to and excluding the maturity date Fixed Fixed For coupon, 6.50% Mandatory No Cumulative Ie Non-convertible N/A N/A
Coupons/dividends 17 Fixed or floating dividend/coupon Fixed Fixed 18 Coupon rate and any related index Zero coupon, 5.50% Zero system of a dividend stopper No No Fully discretionary, partially discretionary or Mandatory Mandatory 20 mandatory Mandatory 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-con	to and excluding the maturity date Fixed ero coupon, 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
Coupons/dividends 17 Fixed or floating dividend/coupon Fixed Fixed 18 Coupon rate and any related index Zero coupon, 5.50% Zero service of a dividend stopper No Fully discretionary, partially discretionary or Mandatory Mandatory 20 mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No No No Cumulative Cumulative Cumulative Cumulative Mon-convertible Non-convertible Non-conv	to and excluding the maturity date Fixed ero coupon, 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
Coupons/dividends 17 Fixed or floating dividend/coupon Fixed 18 Coupon rate and any related index Terro coupon, 5.50% Terror substance of a dividend stopper Fixed 19 Existence of a dividend stopper Fixed No Fully discretionary, partially discretionary or Mandatory Mandatory Mandatory No Comulative Cumulative Cumulative Non-convertible Non-conve	to and excluding the maturity date Fixed Fixed For coupon, 6.50% Mandatory No Cumulative Ile Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
Coupons/dividends 17 Fixed or floating dividend/coupon Fixed 18 Coupon rate and any related index Terro coupon, 5.50% Terror for a dividend stopper Terror for for fixed 19 Existence of a dividend stopper Terror for fixed No Fully discretionary, partially discretionary or for fixed	to and excluding the maturity date Fixed Fixed For coupon, 6.50% Mandatory No Cumulative Ie No-convertible N/A N/A N/A N/A N/A N/A N/A N/
Coupons/dividends 17 Fixed or floating dividend/coupon Fixed 18 Coupon rate and any related index 2 Zero coupon, 5.50% 2 Existence of a dividend stopper Pully discretionary, partially discretionary or Mandatory 20 mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No 22 Noncumulative or cumulative Cumulative Cumulative Cumulative Cumulative Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Alf convertible, conversion trigger (s) N/A N/A N/A 1f convertible, conversion rate N/A N/A N/A N/A N/A N/A N/A N/A	to and excluding the maturity date Fixed Fixed For coupon, 6.50% Mandatory No Cumulative Ile Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
Coupons/dividends 17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed Fixed 18 Coupon rate and any related index Fixed Fixed 20 Existence of a dividend stopper Fixed Fixed 19 Existence of a dividend stopper Fixed Fixed No Fully discretionary, partially discretionary or Mandatory Mandatory Mandatory Mandatory Mandatory Cumulative Fixed No No No No If convertible a step up or other incentive to redeem No No No No No No No If convertible, conversion trigger (s) If convertible, specify instrument type convertible into No No No No If write-down feature No No No No No If write-down, write-down trigger (s) If write-down, full or partial	to and excluding the maturity date Fixed Fixed For coupon, 6.50% Mandatory No Cumulative Ile Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
Coupons/dividends 17 Fixed or floating dividend/coupon Fixed 18 Coupon rate and any related index 2 Zero coupon, 5.50% 2 Existence of a dividend stopper Pully discretionary, partially discretionary or Mandatory 20 mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No 22 Noncumulative or cumulative Cumulative Cumulative Cumulative Cumulative Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Alf convertible, conversion trigger (s) N/A N/A N/A 1f convertible, conversion rate N/A N/A N/A N/A N/A N/A N/A N/A	to and excluding the maturity date Fixed Fixed For coupon, 6.50% Mandatory No Cumulative Ile Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
Coupons/dividends	to and excluding the maturity date Fixed Fixed For coupon, 6.50% Mandatory No Cumulative Ie No-convertible N/A N/A N/A N/A N/A N/A N/A N/
Coupons/dividends 17 Fixed or floating dividend/coupon Fixed 18 Coupon rate and any related index 29 Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 20 mandatory Fully discretionary, partially discretionary or mandatory 21 Existence of a step up or other incentive to redeem No No No Convertible or non-convertible Non-	to and excluding the maturity date Fixed Fixed For coupon, 6.50% Mandatory No Cumulative Ile Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
Coupons/dividends Fixed or floating dividend/coupon Fixed Fixed Fixed	to and excluding the maturity date Fixed Fixed For coupon, 6.50% Mandatory No Cumulative Ie No-convertible N/A N/A N/A N/A N/A N/A N/A N/
Coupons/dividends	to and excluding the maturity date Fixed ero coupon, 6.50% Mandatory No Cumulative Ie Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
Coupons/dividends	to and excluding the maturity date Fixed ero coupon, 6.50% Mandatory No Cumulative le Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
Coupons/dividends	to and excluding the maturity date Fixed ero coupon, 6.50% Mandatory No Cumulative Ie Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
Coupons/dividends	to and excluding the maturity date Fixed ero coupon, 6.50% Mandatory No Cumulative le N/A N/A N/A N/A N/A N/A N/A N/
Coupons/dividends	to and excluding the maturity date Fixed ero coupon, 6.50% Mandatory No Cumulative le N/A N/A N/A N/A N/A N/A N/A N/
Coupons/dividends	to and excluding the maturity date Fixed ero coupon, 6.50% Mandatory No Cumulative le N/A N/A N/A N/A N/A N/A N/A N/
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Coupons/dividends Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed	to and excluding the maturity date Fixed ero coupon, 6.50% Mandatory No Cumulative le N/A N/A N/A N/A N/A N/A N/A N/

(\$ millions				
	s except as noted)			
1		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06375MP90	06375MPA7	06375MPB5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			• • • • • • • • • • • • • • • • • • • •
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 7 Liability - fair value option	USD 5 Liability - fair value option	USD 8.271 Liability - fair value option
11	Original date of issuance / Settlement	5-Mar-2024	·	8-Mar-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	5-Mar-2027	5-Mar-2029	8-Mar-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-Mar-2025	At par on 05-Mar-2025	At par on 08-Mar-2025
15	redemption amount / initial maturity	At par on 03-iviar-2023	At par 611 03-War-2023	At par on oo-war-2025
i l				
		At par on each March and	At par on each March and	At par on each March and
		September 5, commencing Mar	September 5, commencing Mar	September 8, commencing Mar
16	Subsequent call dates, if applicable		September 5, commencing Mar	September 8, commencing Mar
16	Coupons/dividends	September 5, commencing Mar 05, 2025 up to and excluding the maturity date	September 5, commencing Mar 05, 2025 up to and excluding the maturity date	September 8, commencing Mar 08, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed	September 5, commencing Mar 05, 2025 up to and excluding the maturity date	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.30%	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.45%	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed	September 5, commencing Mar 05, 2025 up to and excluding the maturity date	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.30%	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.45%	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.30% No	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.45%	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible
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 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A
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)	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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, pull or partial If write-down, permanent or temporary If temporary write-down, description of write-	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative No-convertible N/A N/A N/A N/A N/A N/A N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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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 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No

(\$ millions	tures Of Regulatory Capital Instruments			
	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MPC3	06375MPD1	06375MPE9
	ioi private piacement,	003731811 03	003731811 121	00373WII E9
			Province of Ontario and the laws	
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
Ju	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEXO Instrument	Other TEXO Instrument	Cities 12/10 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 11-Mar-2024	Liability - fair value option 15-Mar-2024	Liability - fair value option 15-Mar-2024
11	Perpetual or dated	Dated 11-Mar-2024	Dated 15-Mar-2024	Dated 15-Mar-2024
13	Original maturity date / Final maturity	11-Mar-2026	15-Mar-2027	15-Mar-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	44.0	45.14 0005	45.14 0005
15	redemption amount / Initial maturity	At par on 11-Sep-2024	At par on 15-Mar-2025	At par on 15-Mar-2025
		At par on each March and	At par on each March and	At par on each March and
			September 15, commencing Mar 15, 2025 up to and excluding the	
16	Subsequent call dates, if applicable	maturity date	maturity date	
		Illialully uale		maturity date
10	Coupons/dividends	maturity date	maturity date	maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.25%	Fixed 5.22%	Fixed 5.40%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	Fixed	Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.25%	Fixed 5.22%	Fixed 5.40%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 5.25% No	Fixed 5.22%	Fixed 5.40%
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 5.25% No Mandatory No Cumulative	Fixed 5.22% No Mandatory No Cumulative	Fixed 5.40% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 5.25% No Mandatory No Cumulative Non-convertible	Fixed 5.22% No Mandatory No Cumulative Non-convertible	Fixed 5.40% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A	Fixed 5.22% No Mandatory No Cumulative Non-convertible N/A	Fixed 5.40% 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 5.25% No Mandatory No Cumulative Non-convertible	Fixed 5.22% No Mandatory No Cumulative Non-convertible	Fixed 5.40% 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 5.25% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.22% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.22% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.22% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 5.40% No 5.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.22% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 5.40% No 5.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 5.40% No 5.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 5.40% No 5.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 5.40% No 5.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 5.40% No 5.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed 5.40% No 5.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 5.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 5.40% No 5.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 5.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 5.40% No 5.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 5.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.40% No 5.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 5.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 5.40% No 5.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 5.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.40% No 5.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 5.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.40% No 5.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 5.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.40% No 5.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 5.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.40% No 5.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 5.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.40% No 5.40% 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

(\$ millions				
1	except as noted)			
1		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007514D50	00075140110	000001.000
2 f	for private placement)	06375MPF6	06375MPH2	06368LS80
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	NI/A	NI/A
	millions, as of most recent reporting date) Par value of instrument	N/A USD 4	N/A USD 3	N/A 5
	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	20-Mar-2024	22-Mar-2024	18-Mar-2024
	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	20-Mar-2029	22-Mar-2027	18-Mar-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15 r	redemption amount / Initial maturity	At par on 20-Mar-2025	At par on 22-Sep-2024	At par on 18-Mar-2029
	y	'	·	
		At par on each March and	At par on each March and	At par on each March and
1		Sentember 20, commencing Mar		
		September 20, commencing Mar 20, 2025 up to and excluding the	September 22, commencing Sep 22, 2024 up to and excluding the	
16	Subsequent call dates, if applicable		September 22, commencing Sep	September 18, commencing Mar
	Coupons/dividends	20, 2025 up to and excluding the maturity date	September 22, commencing Sep 22, 2024 up to and excluding the maturity date	September 18, commencing Mar 18, 2029 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	20, 2025 up to and excluding the maturity date Fixed	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed	September 18, commencing Mar 18, 2029 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	20, 2025 up to and excluding the maturity date Fixed 5.50%	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed 5.20%	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	20, 2025 up to and excluding the maturity date Fixed	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed	September 18, commencing Mar 18, 2029 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed 5.20% No Mandatory	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory
17 18 19 20 r 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed 5.20% No Mandatory No	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No
17 18 19 20 r 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	20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative
17 18 19 20 r 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	20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible
17 18 19 20 r 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	20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative
17 18 19 20 r 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 r 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 r 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 r 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 r 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	20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 r 21 22 23 24 25 26 27 28 29 i 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	20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 r 21 22 23 24 25 26 27 28 29 i 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 r 21 22 23 24 25 26 27 28 29 i 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 r 21 22 23 24 25 26 27 28 29 i 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible if convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate if convertible, mandatory or optional conversion If convertible, specify instrument type convertible into if convertible, specify issuer of instrument it converts into Write-down feature if write-down, write-down trigger (s) if write-down, full or partial if write-down, permanent or temporary	20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 r 21 22 23 24 25 26 27 28 29 i 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 r 21 22 23 24 25 26 27 28 29 i 30 31 32 33 34 4 4	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 r 21 22 23 24 25 26 27 28 29 i 30 31 32 33 34 4 4	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 r 21 22 23 24 25 26 27 28 29 i 30 31 32 33 34 0 34a 7	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 r 21 22 23 24 25 26 27 28 29 i 30 31 32 33 34 34 34 34 34 35 i i	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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)	20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 r 21 22 23 24 25 26 27 28 29 i 30 31 32 33 34 34 34 34 34 31 35 i 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If 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	20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 r 21 22 23 24 25 26 27 28 29 i 30 31 32 33 34 6 34a 7 35 i 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 r 21 22 23 24 25 26 27 28 29 i 30 31 32 33 34 6 34 7 34 7 7 F	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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	20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 r 21 22 23 24 25 26 27 28 29 i 30 31 32 33 34 6 34 7 34 7 7 F	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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 instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 r 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34 34 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 r 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34 34 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trager If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 r 21 22 23 24 25 26 27 28 29 i 30 31 31 32 33 34 34 34 34 34 37 FF	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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 trager If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LU20	06368LU38	06368LR65
	ioi private piacement)	00300L020	00300E030	00300LN03
			Province of Ontario and the laws	
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
34	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other 12 to instrument	Other TEXO Instrument	Other TEXO Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.063	USD 0.05	0.415
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 22-Mar-2024	Liability - fair value option 22-Mar-2024	Liability - fair value option 22-Mar-2024
11	Perpetual or dated	Dated 22-Mar-2024	Dated 22-Mar-2024	Dated 22-Mar-2024
13	Original maturity date / Final maturity	22-Mar-2027	22-Mar-2027	22-Mar-2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
4.5	Optional call date, contingent call dates and	At not on 22 May 2025	At not on 22 May 2025	22 May 25
15	redemption amount / Initial maturity	At par on 22-Mar-2025	At par on 22-Mar-2025	22-Mar-25
1				
		At par on each March and	At par on each March and	On each March and September
		September 22, commencing Mar	September 22, commencing Mar	22, commencing Mar 22, 2025
16	Subsequent call dates, if applicable		September 22, commencing Mar	22, commencing Mar 22, 2025
	Coupons/dividends	September 22, commencing Mar 22, 2025 up to and excluding the maturity date	September 22, commencing Mar 22, 2025 up to and excluding the maturity date	22, commencing Mar 22, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed	September 22, commencing Mar 22, 2025 up to and excluding the maturity date	22, commencing Mar 22, 2025 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.09%	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.51%	22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.83%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed	September 22, commencing Mar 22, 2025 up to and excluding the maturity date	22, commencing Mar 22, 2025 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.09%	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.51%	22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.83%
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	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.09% No Mandatory No	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.51% No Mandatory No	22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.83% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.09% No Mandatory No Cumulative	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.51% No Mandatory No Cumulative	22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.83% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.09% No Mandatory No Cumulative Non-convertible	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.51% No Mandatory No Cumulative Non-convertible	22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.83% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.09% No Mandatory No Cumulative	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.51% No Mandatory No Cumulative	22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.83% No Mandatory No Cumulative
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.09% No Mandatory No Cumulative Non-convertible N/A	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.51% No Mandatory No Cumulative Non-convertible N/A	22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.83% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.09% No Mandatory No Cumulative Non-convertible N/A N/A	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.51% No Mandatory No Cumulative Non-convertible N/A N/A	22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.83% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.09% No Mandatory No Cumulative Non-convertible N/A N/A	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.51% No Mandatory No Cumulative Non-convertible N/A N/A N/A	22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.09% No Mandatory No Cumulative Non-convertible N/A N/A	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.51% No Mandatory No Cumulative Non-convertible N/A N/A N/A	22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.09% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.51% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.09% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.51% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.09% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.51% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.09% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.51% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.09% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A N/A N/A	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.51% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.83% 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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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.09% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.51% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.09% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.51% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.09% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.51% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
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	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0000011140	0000011104	0000011170
2	for private placement)	06368LU46	06368LU61	06368LU79
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment		21/2	
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	Carlot 12 to moramone	Cure 12 to monument	Culor 12 to moramon
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.117	USD 0.145	2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Mar-2024		20-Mar-2024
12	Perpetual or dated	Dated 22 Mar 2024	Dated 22 Mar 2024	Dated 20 Mar 2020
13 14	Original maturity date / Final maturity	22-Mar-2031		20-Mar-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
4.5	Optional call date, contingent call dates and	22 Mar 25	22 Mar 25	20 May 25
15	redemption amount / Initial maturity	22-Mar-25	22-Mar-25	20-Mar-25
		On each March and September	On each March and September	At nor on each March and
		On each March and September 22, commencing Mar 22, 2025	22, commencing Mar 22, 2025	At par on each March and September 20, commencing Mar
			ZZ, commending war ZZ, ZOZO	
1		up to and excluding the maturity	up to and excluding the maturity	20, 2025 up to and excluding the
16	Subsequent call dates, if applicable	up to and excluding the maturity date	up to and excluding the maturity date	20, 2025 up to and excluding the maturity date
	Coupons/dividends	date	date	maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	date	date Fixed	maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	date Fixed Zero coupon, 5.58%	date Fixed Zero coupon, 6.40%	maturity date Fixed 5.00%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	date	date Fixed	maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	date Fixed Zero coupon, 5.58% No	Fixed Zero coupon, 6.40%	maturity date Fixed 5.00% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	date Fixed Zero coupon, 5.58% No Mandatory	Fixed Zero coupon, 6.40% No Mandatory	maturity date Fixed 5.00% No Mandatory
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	date Fixed Zero coupon, 5.58% No	Fixed Zero coupon, 6.40%	maturity date Fixed 5.00% No
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	date Fixed Zero coupon, 5.58% No Mandatory No	date Fixed Zero coupon, 6.40% No Mandatory No	Fixed 5.00% No Mandatory
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	date Fixed Zero coupon, 5.58% No Mandatory No Cumulative Non-convertible N/A	date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	date Fixed Zero coupon, 5.58% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	date Fixed Zero coupon, 5.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	date Fixed Zero coupon, 5.58% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	date Fixed Zero coupon, 5.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	date Fixed Zero coupon, 5.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	date Fixed Zero coupon, 5.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	date Fixed Zero coupon, 5.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	date Fixed Zero coupon, 5.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	date Fixed Zero coupon, 5.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	date Fixed Zero coupon, 5.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	date Fixed Zero coupon, 5.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	date Fixed Zero coupon, 5.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	date Fixed Zero coupon, 5.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	date Fixed Zero coupon, 5.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	date Fixed Zero coupon, 5.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	date Fixed Zero coupon, 5.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	date Fixed Zero coupon, 5.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	date Fixed Zero coupon, 5.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	date Fixed Zero coupon, 5.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	date Fixed Zero coupon, 5.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	date Fixed Zero coupon, 5.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	date Fixed Zero coupon, 5.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	date Fixed Zero coupon, 5.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	date Fixed Zero coupon, 5.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.00% 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

(\$ million				
1	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06375MPJ8	06375MPK5	06375MPL3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other 12 to manufacturent	Other 1270 matument	Other TEXO Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 4.98	USD 5	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	26-Mar-2024	25-Mar-2024	27-Mar-2024
12	Perpetual or dated	Dated 26 Son 2021	Dated 25 Mar 2027	Dated 27 Mar 2020
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	26-Sep-2031 Yes	25-Mar-2027 Yes	27-Mar-2029 Yes
14	issuer can subject to prior supervisory approval	160	160	1 53
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 26-Mar-2029	At par on 25-Mar-2025	At par on 27-Mar-2025
15	redemption amount / initial maturity	At par on 20-war-2029	At par on 23-war-2025	At par on 27-war-2025
		At par on each March and	At par on each March and	At par on each March and
		September 26, commencing Mar		September 27, commencing Mar
			25, 2025 up to and excluding the	, ,
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed	Fixed	i .
18		E 000/	E 200/	Fixed F 450/
		5.00%	5.30%	5.45%
19	Existence of a dividend stopper	5.00% No	5.30% No	
	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	5.45% No
20 21	Existence of a dividend stopper		No	5.45%
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatory	5.45% No Mandatory
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	5.45% No Mandatory No Cumulative Non-convertible
20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	5.45% No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	5.45% No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	5.45% No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts 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	5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	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	5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, enandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	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	5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary 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 N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, enandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	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	5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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	5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	S.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	S.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus	S.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus	S.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

(\$ million	tures Of Regulatory Capital Instruments			
	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	00075147144	0007514D04	000001 W00
2	for private placement)	06375MPM1	06375MPG4	06368LW28
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	****		
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 1.345	USD 1.364	0.2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	28-Mar-2024 Dated	28-Mar-2024 Dated	5-Apr-2024 Dated
13	Original maturity date / Final maturity	28-Mar-2029	28-Mar-2031	5-Apr-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	h a sale and abbreau			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 28-Mar-2025	At par on 28-Mar-2026	At par on 05-Apr-2025
	,,			
			At par on the last day of each	
		At par on each March and	March, June, September and	At par on each April and October
		September 28, commencing Mar	December, commencing Mar 28,	
		28, 2025 up to and excluding the	2026 up to and excluding the	to and excluding the maturity
16	Subsequent call dates, if applicable	maturity date	maturity date	date
17	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.75%	Fixed 5.30%	Fixed 5.00%
19		No S.7370	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 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate If convertible, mandatory or optional conversion			
		IN/A	N/A	N/A
1	ii convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	<u>N/A</u>	N/A	N/A
28				
29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
29 30	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature			
29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A	N/A	N/A
29 30 31 32	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A	N/A	N/A
29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A	N/A	N/A
29 30 31 32	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A	N/A	N/A
29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A	N/A	N/A
29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A No	N/A No	N/A No
29 30 31 32 33 34 34	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	N/A No Exemption from subordination	N/A No Exemption from subordination	N/A No Exemption from subordination
29 30 31 32 33 34 34a 35	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A No Exemption from subordination Pari pasu to Deposit Liabilities
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A No Exemption from subordination Pari pasu to Deposit Liabilities
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
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	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
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A

(\$ 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	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0000017/20	0000011/00	000001.1/00
2	for private placement)	06368LV78	06368LV86	06368LV60
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	N1/A	N1/A
8 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 0.2	N/A 0.024	N/A 0.135
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-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 05-Apr-2025	5-Apr-25	5-Apr-25
10	reacting tion amount / initial matarity		3.4.5	. т. т. т. т. т. т. т. т. т. т. т. т. т.
		At par on each April and October		
i l		5 commonoing Apr 05 2025 up		On each April and October 5
		5, commencing Apr 05, 2025 up to and excluding the maturity	On each April and October 5,	On each April and October 5, commencing Apr 05, 2025 up to
16	Subsequent call dates, if applicable	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
	Coupons/dividends	to and excluding the maturity date	On each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date	commencing Apr 05, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	to and excluding the maturity date Fixed	On each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed	commencing Apr 05, 2025 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	to and excluding the maturity date Fixed 5.55%	On each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.50%	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.20%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	to and excluding the maturity date Fixed	On each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed	commencing Apr 05, 2025 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	to and excluding the maturity date Fixed 5.55%	On each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.50%	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.20%
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	to and excluding the maturity date Fixed 5.55% No Mandatory No	On each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.50% No Mandatory No	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.20% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative	On each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.50% No Mandatory No Cumulative	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.20% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible	On each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.50% No Mandatory No Cumulative Non-convertible	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.20% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative	On each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.50% No Mandatory No Cumulative	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.20% No Mandatory No Cumulative
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A	On each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.50% No Mandatory No Cumulative Non-convertible N/A	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.20% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A	On each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.50% No Mandatory No Cumulative Non-convertible N/A N/A	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.20% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	On each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.20% No Mandatory No Cumulative Non-convertible N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	On each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	On each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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	to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	On each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	On each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	On each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, enversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	On each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	On each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	On each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, enversion rate If convertible, 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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	On each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	On each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, enversion rate If convertible, 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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	On each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	On each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	On each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	On each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LV94	06375MPR0	06375MPS8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N 1/2		.
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 0.519	N/A USD 5	N/A USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	5-Apr-2024	·	5-Apr-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	5-Apr-2031	5-Apr-2027	5-Apr-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Ontional call data contingent call dates and			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	5-Apr-25	At par on 05-Apr-2025	At par on 05-Apr-2025
	reactification attraction attacking			. при от от гр. 2020
		On each April and October 5		At par on each April and October
		On each April and October 5, commencing Apr 05, 2025 up to	At par on each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity	
16	Subsequent call dates, if applicable		5, commencing Apr 05, 2025 up	5, commencing Apr 05, 2025 up
	Coupons/dividends	commencing Apr 05, 2025 up to and excluding the maturity date	5, commencing Apr 05, 2025 up to and excluding the maturity date	5, commencing Apr 05, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	commencing Apr 05, 2025 up to and excluding the maturity date Fixed	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.25%	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.17%	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.25%
17	Coupons/dividends Fixed or floating dividend/coupon	commencing Apr 05, 2025 up to and excluding the maturity date Fixed	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.17%	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.25% No Mandatory	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.17% No Mandatory	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.25% No Mandatory No	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.17% No Mandatory No	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.25% No Mandatory No Cumulative	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.17% No Mandatory No Cumulative	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.17% No Mandatory No Cumulative Non-convertible	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.25% No Mandatory No Cumulative	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.17% No Mandatory No Cumulative	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.17% No Mandatory No Cumulative Non-convertible N/A N/A	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a 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 Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.17% No Mandatory No Cumulative Non-convertible N/A N/A	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.17% No Mandatory No Cumulative Non-convertible N/A N/A	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.17% No Mandatory No Cumulative Non-convertible N/A N/A	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.17% No Mandatory No Cumulative Non-convertible N/A N/A	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.17% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, 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 Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.17% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.17% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.17% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.17% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.17% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.17% No Mandatory No Cumulative No-convertible N/A N/A N/A N/A N/A N/A N/A	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.17% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.17% No Mandatory No Cumulative No-convertible N/A N/A N/A N/A N/A N/A N/A	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.17% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 349	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.17% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.17% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 349	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.17% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.17% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.17% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing Apr 05, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.17% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	5, commencing Apr 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	00075145110	0007514DD 4	0007514700
2	for private placement)	06375MPN9	06375MPP4	06375MPQ2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Institution
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2	USD 15.9	USD 22.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	8-Apr-2024		10-Apr-2024
12	Perpetual or dated	Dated	Dated	Dated 40 Apr 2024
13	Original maturity date / Final maturity	8-Apr-2026		10-Apr-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
4.5	Optional call date, contingent call dates and	At nor on 09 Oct 2024	At par an 00 Apr 2025	At nor on 10 Apr 2026
15	redemption amount / Initial maturity	At par on 08-Oct-2024	At par on 09-Apr-2025	At par on 10-Apr-2026
		At not an each April and October	At par an each April and October	At not an each April and October
		8, commencing Oct 08, 2024 up	At par on each April and October 9, commencing Apr 09, 2025 up	10, commencing Apr 10, 2026
		to and excluding the maturity	to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.20%		5.50%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Evomption from subardination	Evention from subardination	Evomption from published and
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus			
-	-			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
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1		Final Terms - CUSIP: 06375MPN	Final Terms - CUSIP: 06375MPP	Final Terms - CUSIP: 06375MPC

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MPT6	06375MPU3	06368LW44
	for private placement)	003/3WF10	06375101F03	00308LW44
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	N1/A	NI/A
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 5	N/A USD 6.4	N/A USD 0.11
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	9-Apr-2024	·	12-Apr-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	9-Apr-2027	·	12-Apr-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
4.5	Optional call date, contingent call dates and	At not on 00 Oct 2024	At not on 42 Ant 2025	A4 nor on 42 Ans 2025
15	redemption amount / Initial maturity	At par on 09-Oct-2024	At par on 12-Apr-2025	At par on 12-Apr-2025
		At par on each April and October	At par on each April and October	At par on each April and October
		9, commencing Oct 09, 2024 up	12, commencing Apr 12, 2025	12, commencing Apr 12, 2025
4.6	Cultura was to all datas of analizable	to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	date	date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.30%	5.75%	5.50%-5.75%
19		No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A
- 37	, . , . ,	IN/A	IN/A	IV/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
-				
	Pricing Supplement (if applicable)			
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1		Final Terms - CUSIP: 06375MPT	Trinal Terms - CUSIP: U6375MPH	IFINAL LELMS - CUSIP, OPRIPAL MA

(\$ millions				
	except as noted)			
1		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
	Issuer	BMO	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000751451/4	0007514570	000704544
2 f	for private placement)	06375MPV1	06375MPZ2	06376A5A4
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a (of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
	millions, as of most recent reporting date)	N/A	1100.0	LIOD
9	Par value of instrument Accounting classification	USD 3	USD 3 Liability - fair value option	USD 3 Liability - fair value option
11	Original date of issuance / Settlement	Liability - fair value option 12-Apr-2024	19-Apr-2024	19-Apr-2024
	Perpetual or dated	Dated 12 7(p) 2024	Dated 13 7 pr 2024	Dated 13 7tpl 2024
13	Original maturity date / Final maturity	12-Apr-2027	19-Apr-2027	19-Apr-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15 r	redemption amount / Initial maturity	At par on 12-Apr-2025	At par on 19-Apr-2025	At par on 19-Apr-2025
		At par on each April and October	At par on each April and October	At par on each April and October
		12, commencing Apr 12, 2025	19, commencing Apr 19, 2025	19, commencing Apr 19, 2025
		up to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity
1	Cube agreement coll dates of applicable		l	
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends			
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.25%	Fixed 5.45%	Fixed 5.52%
17	Coupons/dividends Fixed or floating dividend/coupon	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 mandatory	Fixed 5.25%	Fixed 5.45%	Fixed 5.52%
17 18 19 20 r 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 5.25% No Mandatory No	Fixed 5.45% No Mandatory	Fixed 5.52% No Mandatory No
17 18 19 20 r 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 5.25% No Mandatory No Cumulative	Fixed 5.45% No Mandatory No Cumulative	Fixed 5.52% No Mandatory No Cumulative
17 18 19 20 r 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 5.25% No Mandatory No Cumulative Non-convertible	Fixed 5.45% No Mandatory No Cumulative Non-convertible	Fixed 5.52% No Mandatory No Cumulative Non-convertible
17 18 19 20 r 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A	Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A	Fixed 5.52% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 r 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 5.25% No Mandatory No Cumulative Non-convertible	Fixed 5.45% No Mandatory No Cumulative Non-convertible	Fixed 5.52% No Mandatory No Cumulative Non-convertible
17 18 19 20 r 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.52% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 r 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.52% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 r 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.52% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 r 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 5.25% No 5.25% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.45% No 5.45% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.52% No 5.52% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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17 18 19 20 r 21 22 23 24 25 26 27 28 29 i 30 31 32 33 34 0 34a 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 5.25% No 5.25% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.45% No 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.52% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 r 21 22 23 24 25 26 27 28 29 i 30 31 32 33 34 0 34 34 3 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 trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 5.25% 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	Fixed 5.45% No 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 5.52% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 r 21 22 23 24 25 26 27 28 29 i 30 31 32 33 34 34 34 34 34 34 31 35 i 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 5.52% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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2 for private placement) 06375MPW9 06368LX68 Province of Ontario and the laws of Canada applicable therein of Canada applicable the	of Ontario and the laws da applicable therein ual
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4 Transitional Basel III rules N/A N/A N/A N/A 5 Post-transitional Basel III rules N/A N/A N/A N/A N/A 6 Eligible at solo/group/group&solo N/A N/A N/A N/A 7 Instrument type Other TLAC instrument Instrument Other TLAC instrument Other TLAC instrument Instrument Other TLAC instrument Other TLAC instrument Instrument	AC instrument
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11 Original date of issuance / Settlement 19-Apr-2024 22-Apr-2024	fair value option
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12 Perpetual or dated Dated Dated Dated	
13 Original maturity date / Final maturity 19-Apr-2029 22-Apr-2029	22-Apr-2029
14 Issuer call subject to prior supervisory approval Yes Yes Yes	
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17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed	
18 Coupon rate and any related index 5.60% 5.20%	5.00%
19 Existence of a dividend stopper No No No	
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21 Existence of a step up or other incentive to redeem No No No No No 22 Noncumulative or cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible, If convertible, conversion trigger (s) N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	ive
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21 Existence of a step up or other incentive to redeem No No No No No 22 Noncumulative or cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Non-convertible Non-convertible Non-convertible Non-convertible, Specify in partially Non-convertible Non-convertible Non-convertible Non-convertible, Specify instrument type convertible Non-convertible Non-convertible, Specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Non-Non-Non-Non-Non-Non-Non-Non-Non-Non-	ive
21 Existence of a step up or other incentive to redeem No No No No No 22 Noncumulative or cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible, If convertible, conversion trigger (s) N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	ive vertible
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21 Existence of a step up or other incentive to redeem No No No No No 22 Noncumulative or cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Inconvertible, conversion trigger (s) N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	ive vertible on from subordination
21 Existence of a step up or other incentive to redeem No No No No No 22 Noncumulative or cumulative Cumulative Non-convertible Non	ive vertible
21 Existence of a step up or other incentive to redeem No No No No No 22 Noncumulative or cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Inconvertible, conversion trigger (s) N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	ive vertible on from subordination
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Existence of a step up or other incentive to redeem No	ive vertible on from subordination
21 Existence of a step up or other incentive to redeem No No No No No No No No No No No No No	ive vertible on from subordination

(\$ million				
	s except as noted)			
1		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LX50	06368LX43	06368LX92
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
0	Amount recognised in regulatory capital (Currency in			
9	millions, as of most recent reporting date) Par value of instrument	USD 0.1	USD 0.15	12
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	22-Apr-2024
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	22-Apr-2029 Yes	22-Apr-2029 Yes	22-Apr-2034 Yes
14	issuer can subject to prior supervisory approval	res	res	res
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 22-Apr-2025	At par on 22-Apr-2025	22-Apr-25
		At par on each April and October	At par on each April and October	
		22, commencing Apr 22, 2025	22, commencing Apr 22, 2025	On each April and October 22,
4.6	Cultura manufactura de anniberta	up to and excluding the maturity	up to and excluding the maturity	commencing Apr 22, 2025 up to
16	Subsequent call dates, if applicable	up to and excluding the maturity date	up to and excluding the maturity date	
16	Coupons/dividends	, · · · · · · · · · · · · · · · · · · ·	,	commencing Apr 22, 2025 up to
		date	date	commencing Apr 22, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	date	date Fixed 5.80%	commencing Apr 22, 2025 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	date Fixed 6.00% No	date Fixed 5.80% No	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 6.00% No Mandatory	date Fixed 5.80% No Mandatory	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	date Fixed 6.00% No	date Fixed 5.80% No	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	date Fixed 6.00% No Mandatory No	date Fixed 5.80% No Mandatory No	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A	date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A
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	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	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	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	date 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	date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No

Main Fea				
(\$ 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	002764502	000001 V70	ocacal wea
2	for private placement)	06376A5B2	06368LX76	06368LW69
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument	USD 3	3.5	2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	19-Apr-2024		24-Apr-2024
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	19-Apr-2034 Yes	26-Apr-2027 Yes	24-Apr-2028 Yes
14	issuer can subject to prior supervisory approvai	res	res	res
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 19-Apr-2026	At par on 26-Apr-2025	At par on 24-Apr-2025
		At par on each April and October	At par on each April and October	At par on each April and October
		19, commencing Apr 19, 2026 up to and excluding the maturity	26, commencing Apr 26, 2025 up to and excluding the maturity	24, commencing Apr 24, 2025 up to and excluding the maturity
16	Subsequent call dates, if applicable	19, commencing Apr 19, 2026	26, commencing Apr 26, 2025	24, commencing Apr 24, 2025
	Coupons/dividends	19, commencing Apr 19, 2026 up to and excluding the maturity date	26, commencing Apr 26, 2025 up to and excluding the maturity date	24, commencing Apr 24, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	19, commencing Apr 19, 2026 up to and excluding the maturity date	26, commencing Apr 26, 2025 up to and excluding the maturity date	24, commencing Apr 24, 2025 up to and excluding the maturity date
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	19, commencing Apr 19, 2026 up to and excluding the maturity date	26, commencing Apr 26, 2025 up to and excluding the maturity date	24, commencing Apr 24, 2025 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65%	26, commencing Apr 26, 2025 up to and excluding the maturity date Fixed 5.00%	24, commencing Apr 24, 2025 up to and excluding the maturity date Fixed 5.25%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory	26, commencing Apr 26, 2025 up to and excluding the maturity date Fixed 5.00% Mandatory	24, commencing Apr 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No	26, commencing Apr 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No	24, commencing Apr 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative	26, commencing Apr 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative	24, commencing Apr 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No	26, commencing Apr 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No	24, commencing Apr 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No
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17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	26, commencing Apr 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	24, commencing Apr 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	26, commencing Apr 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	24, commencing Apr 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	26, commencing Apr 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	24, commencing Apr 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	26, commencing Apr 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative No-convertible N/A N/A N/A N/A N/A N/A N/A	24, commencing Apr 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	26, commencing Apr 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	24, commencing Apr 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	26, commencing Apr 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative No-convertible N/A N/A N/A N/A N/A N/A N/A	24, commencing Apr 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	26, commencing Apr 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	24, commencing Apr 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	26, commencing Apr 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative No-convertible N/A N/A N/A N/A N/A N/A N/A	24, commencing Apr 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	26, commencing Apr 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	24, commencing Apr 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	26, commencing Apr 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	24, commencing Apr 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	26, commencing Apr 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	24, commencing Apr 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	26, commencing Apr 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	24, commencing Apr 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	26, commencing Apr 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	24, commencing Apr 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	26, commencing Apr 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	24, commencing Apr 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	26, commencing Apr 26, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	24, commencing Apr 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002001 WZZ	000001 V75	063691 V93
2	for private placement)	06368LW77	06368LY75	06368LY83
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
9	millions, as of most recent reporting date) Par value of instrument	1	0.835	0.56
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
4.5	Optional call date, contingent call dates and	A4 nor on 24 Any 2025	20 Apr 25	20 Apr 25
15	redemption amount / Initial maturity	At par on 24-Apr-2025	26-Apr-25	26-Apr-25
		At par on each April and October		
		24, commencing Apr 24, 2025	On each April and October 26,	On each April and October 26,
4.5	Cultura was to all datas of analisable	up to and excluding the maturity	commencing Apr 26, 2025 up to	commencing Apr 26, 2025 up to
16	Subsequent call dates, if applicable Coupons/dividends	date	and excluding the maturity date	and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.76%		Zero coupon, 6.30%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
-20	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A
37	, . , . ,	11/73	1975	1 1/7 1
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
		İ	1	
		Final Terms - CUSIP: 06368I W7	Final Terms - CUSIP: 06368LY75	Final Terms - CUSIP: 06368LY83

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002001 725	00275MDV7	OCCITEMBLY
2	for private placement)	06368LZ25	06375MPX7	06375MPY5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	5	USD 4	USD 7
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	26-Apr-2024	26-Apr-2024	
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	26-Apr-2034		•
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	00.4		
15	redemption amount / Initial maturity	26-Apr-29	At par on 26-Apr-2026	At par on 23-Oct-2024
			At par on each April and October	At par on each April and October
		On each April and October 26,	26, commencing Apr 26, 2026	23, commencing Oct 23, 2024
		commencing Apr 26, 2029 up to	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable	and excluding the maturity date	date	date
17	Coupons/dividends	Eivad	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed Zero coupon, 6.20%	6.00%	Fixed 5.65%
19	Existence of a dividend stopper	No	No S.SS /S	No S.SS /S
	Fully discretionary, partially discretionary or	-		
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23 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 into	N/A	N/A	N/A
29 30	Write-down feature	No	No	No No
31	If write-down, write-down trigger (s)			1
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Every subsection from subsection 41	Evernation from sub-rational	Everytion from out and and
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus		MTN Prospectus	MTN Prospectus
-			INTER FIUSPECIUS	INTEN FIUSPECIUS
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
<u></u>		Final Terms - CUSIP: 06368LZ25	Final Terms - CUSIP: 06375MPX	Final Terms - CUSIP: 06375MPY

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000704500	000704500	000704550
2	for private placement)	06376A5C0	06376A5D8	06376A5E6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
<u>8</u>	millions, as of most recent reporting date) Par value of instrument	USD 4	USD 9.202	USD 5.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	26-Apr-2024	29-Apr-2024	26-Apr-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	26-Apr-2029	29-Apr-2026	26-Apr-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and	At par on 26-Apr-2025	At par on 29-Oct-2024	At par on 26-Apr-2025
15	redemption amount / Initial maturity	At par on 20-Apr-2023	At pai 011 29-0ct-2024	At par 011 20-Apr-2023
		At par on each April and October	At par on each April and October	At par on each April and October
		26, commencing Apr 26, 2025	29, commencing Oct 29, 2024	26, commencing Apr 26, 2025
		up to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	date	date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.85%	5.30%	6.00%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory Existence of a step up or other incentive to redeem	Mandatory	Mandatory	Mandatory
21	Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A
3/	, , , , , , , , , , , , , , , , , , , ,	I W/A	IN/A	IN/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 Sunnlement (if applicable)			
1	Pricing Supplement (if applicable)	Final Tarma CUSID: 06276AFC	Final Tarma CUCID: 06276AFD	Final Terms - CUSIP: 06376A5E6
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	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002764552	002704504	0027045110
2	for private placement)	06376A5F3	06376A5G1	06376A5H9
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
9	millions, as of most recent reporting date) Par value of instrument	USD 1	USD 3	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	24-Apr-2024	30-Apr-2024	30-Apr-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	24-Apr-2034	30-Apr-2027	30-Apr-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 24-Oct-2024	At par on 30-Apr-2025	At par on 30-Apr-2025
		At par on each April and October	At par on each April and October	At par on each April and October
		24, commencing Oct 24, 2024	30, commencing Apr 30, 2025	30, commencing Apr 30, 2025
		up to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
17	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 6.00%	Fixed 5.55%	Fixed 5.70%
19	Existence of a dividend stopper	No	No 0.0070	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
30	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
29 30	Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	110	110	110
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Franchisco 6	Franchis () " "	Franchis () " "
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus	MTN Droop cativa	MTNI Droop s atria	MTNI Droops - tri-
	•	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		roopodido Oupplement	100pooluo Ouppiement	1 100pooluo Ouppiement
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06376A5F3	Final Terms - CUSIP: 06376A5G	Final Terms - CUSIP: 06376A5H9
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33	3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
Instruments governet by foreign law) A Required y reaction of Tanastonal Basel Ill rules NA NA NIA NIA NIA NIA NIA NIA NIA NIA NI		, ,			
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8 millions, as of most recent reporting date) 9 Par value of instrument 10 Accounting dissification 11 Original date of issuance / Settlement 12 Perpetual or dated 11 Original date of issuance / Settlement 12 Perpetual or dated 13 Original maturity date / Final maturity 14 Issuer call subject to prior supervisory approval 15 Susuer call subject to prior supervisory approval 16 Susuer call subject to prior supervisory approval 17 Issuer call subject to prior supervisory approval 18 Optional call date, contingent call dates and redemption amount / Initial maturity 18 At par on 17-May-2025 19 At par on 17-May-2025 10 At par on 17-May-2025 10 At par on 17-May-2025 10 At par on 17-May-2025 11 At par on 17-May-2025 12 Subsequent call dates, if applicable maturity date 19 Subsequent call dates, if applicable maturity date 10 Coupons/offordens 10 Evidence of a dividend /Coupon maturity date 11 Evidence of a dividend rotoper 12 Evidence of a dividend rotoper 13 Evidence of a dividend rotoper 14 Existence of a step up or other incentive to redeem 15 Evidence of a dividend rotoper 16 Evidence of communities of the communities o	7		Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
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11 Original date of issuance / Settlement Optional coll of the program of t					0.5
Detect Dated Date D	10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
13 Original maturity date / Final maturity 14 Issuer call subject to prior supervisory approval Nes			·		17-May-2024
Optional call date, contingent call dates and redemption amount / Initial maturity At par on 17-May-2025 At par					Dated 17-May-2026
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Coupons/dividends					
Fixed or floating dividend/coupon Fixed	16		maturity date	maturity date	maturity date
18	4.7		Fixed	Fixed	Fixed
19 Existence of a dividend stopper No No No No No No Fully discretionary, partially discretionary or Fully discretionary, partially discretionary or Mandatory Man					5.10%
Fully discretionary, partially discretionary or mandatory Mandator	_				
21 Existence of a step up or other incentive to redeem No No No No No No No Cumulative Non-convertible					
22 Noncumulative or cumulative Cu			,	,	
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 N/A N/A N/A N/A N/A N/A					-
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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 Into N/A N/A N/A N/A 30 Write-down feature No No No No No 31 If write-down, write-down trigger (s) 32 If write-down, full or partial If temporary write-down, description of write-down mechanism 34 Type of subordination Exemption from subordination Exemption from subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari					
26 If convertible, conversion rate					
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into M/A N/A N/A N/A N/A N/A N/A N/A					
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If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A 30 Write-down feature No No No No 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary If temporary write-down, description of write-down mechanism 34a Type of subordination Exemption from subordination Exemption from subordination Exemption from subordination Exemption from subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 35 Non-compliant transitioned features No No No No No No No No No No No No No	30	If convertible specific instrument to a secretific to			
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30 Write-down feature No No No No No No No No No No No No No	29	1	N/A	N/A	N/A
32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write- 34 down mechanism 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities					
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Type of subordination Exemption from subordination Pari pasu to Deposit Liabilities	3/1				
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities No No No No Prospectis / Base Shelf Prospectus / Short Form			Exemption from subordination	Exemption from subordination	Exemption from subordination
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36 Non-compliant transitioned features No No No No No No No No No No No No No		1			
37 If yes, specify non-compliant features N/A N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form			·	<u> </u>	Pari pasu to Deposit Liabilities
Prospectus / Base Shelf Prospectus / Short Form		·			
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		rrospectus			
Supplement to Base Shelf Prospectus (if applicable)		Supplement to Base Shelf Prospectus (if applicable)			
	-	,			
Pricing Supplement (if applicable)		•	ĺ	Ī	
Final Terms - CUSIP: 06368L2C9 Final Terms - CUSIP: 06368L2D1		Pricing Supplement (if applicable)			

(\$ million	tures Of Regulatory Capital Instruments			
	s except as noted)			
1		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368L2F2	06368L2G0	06368L2H8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A 0.5	N/A USD 4.7	N/A 0.954
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	17-May-2024	·	27-May-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-May-2026	·	27-May-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Outional call data counting out call datas and			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 17-May-2025	27-May-25	27-May-25
13	reactification amount / initial maturity	7 k pai 311 17 May 2323	27 May 20	27 May 20
		At par on each May and	On each May and November 27,	On each May and Navember 27
		November 17, commencing May 17, 2025 up to and excluding the		commencing May 27, 2025 up to
16	Subsequent call dates, if applicable	maturity date	and excluding the maturity date	and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed 7.55 7.400/	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	4.78% No	Zero coupon, 7.10%	Zero coupon, 6.25% No
13	Fully discretionary, partially discretionary or	140	140	140
20	mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No		Mandatory
~~	Noncumulative or cumulative	-	No	No
22		Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
	Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	No Cumulative	No Cumulative Non-convertible N/A
23 24	Convertible or non-convertible	Cumulative Non-convertible	No Cumulative Non-convertible N/A	No Cumulative Non-convertible
23 24 25	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
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	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
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	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
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	Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
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 If convertible, specify issuer of instrument it converts	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
23 24 25 26 27 28 29 30 31	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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
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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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-	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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, 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 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 NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination
23 24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	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
23 24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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
23 24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	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
23 24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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
23 24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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
23 24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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
23 24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No

	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	002001.2.14	000001 20/7	002001 214/5
2	for private placement)	06368L2J4	06368L2V7	06368L2W5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N 1/2		.
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A 0.01	N/A USD 0.05	N/A USD 0.355
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10-Jun-2024	·	20-Jun-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10-Jun-2034		20-Jun-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	10lun-25	At par on 10-Jun-2025	At par on 20-Jun-2025
13	redemption amount / initial maturity	10 3411 23	7 (par on 10 dan 2020	711 par on 20 dan 2020
		On each June and December	At par on each June and	At par on each June and
		10, commencing Jun 10, 2025	December 10, commencing Jun	December 20, commencing Jun
16	Subsequent call dates, if applicable	10, commencing Jun 10, 2025 up to and excluding the maturity	December 10, commencing Jun 10, 2025 up to and excluding the	December 20, commencing Jun 20, 2025 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	10, commencing Jun 10, 2025	December 10, commencing Jun	December 20, commencing Jun
17	Coupons/dividends Fixed or floating dividend/coupon	10, commencing Jun 10, 2025 up to and excluding the maturity date	December 10, commencing Jun 10, 2025 up to and excluding the maturity date	December 20, commencing Jun 20, 2025 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.05%	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.55%	December 20, commencing Jun 20, 2025 up to and excluding the maturity date Fixed 5.80%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	10, commencing Jun 10, 2025 up to and excluding the maturity date	December 10, commencing Jun 10, 2025 up to and excluding the maturity date	December 20, commencing Jun 20, 2025 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.05% No	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.55% No	December 20, commencing Jun 20, 2025 up to and excluding the maturity date Fixed 5.80%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.05%	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.55%	December 20, commencing Jun 20, 2025 up to and excluding the maturity date Fixed 5.80%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.05% No Mandatory No Cumulative	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative	December 20, commencing Jun 20, 2025 up to and excluding the maturity date Fixed 5.80% No Mandatory
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.05% No Mandatory No Cumulative Non-convertible	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible	December 20, commencing Jun 20, 2025 up to and excluding the maturity date Fixed 5.80% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 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)	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.05% No Mandatory No Cumulative Non-convertible N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A	December 20, commencing Jun 20, 2025 up to and excluding the maturity date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A
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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)	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.05% No Mandatory No Cumulative Non-convertible N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A	December 20, commencing Jun 20, 2025 up to and excluding the maturity date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 20, commencing Jun 20, 2025 up to and excluding the maturity date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 20, commencing Jun 20, 2025 up to and excluding the maturity date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 20, commencing Jun 20, 2025 up to and excluding the maturity date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 20, commencing Jun 20, 2025 up to and excluding the maturity date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 20, commencing Jun 20, 2025 up to and excluding the maturity date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 20, commencing Jun 20, 2025 up to and excluding the maturity date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 20, commencing Jun 20, 2025 up to and excluding the maturity date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 20, commencing Jun 20, 2025 up to and excluding the maturity date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 20, commencing Jun 20, 2025 up to and excluding the maturity date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 20, commencing Jun 20, 2025 up to and excluding the maturity date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A

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1 Issuer BMO BMO BMO BMO Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) 2 for private placement) Province of Ontario and the laws of Canada applicable therein Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules BMO BMO BMO BMO Contractual Province of Ontario and the laws of Canada applicable therein Contractual Contractual Contractual N/A N/A	06368L3N- of Ontario and the laws a applicable therein
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) 3 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 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier 06368L2X3 06368L2Y1 Province of Ontario and the laws of Canada applicable therein of Canada applicable therein Contractual Contractual Contractual Contractual Contractual Aransitional Basel III rules N/A N/A	of Ontario and the laws a applicable therein
2 for private placement) 06368L2X3 06368L2Y1 Province of Ontario and the laws of Canada applicable therein Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules 06368L2X3 06368L2Y1 Province of Ontario and the laws of Canada applicable therein Contractual Contractual Contractual Contractual N/A N/A	of Ontario and the laws a 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 Transitional Basel III rules Province of Ontario and the laws of Canada applicable therein Contractual Contractual Contractual Contractual N/A N/A N/A	of Ontario and the laws a applicable therein
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4 Transitional Basel III rules N/A N/A N/A N/A	ai
5 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 N/A Other TLAC instrument to the TLAC instrument to the TLAC instrument.	AC in atrum ant
7 Instrument type Other TLAC instrument Other TLAC instrument Other TLAC instrument Other TL	AC instrument
8 millions, as of most recent reporting date) N/A N/A N/A	
9 Par value of instrument 0.02 0.075	USD 0.06
	fair value option
11 Original date of issuance / Settlement 27-May-2024 10-Jun-2024	10-Jun-202
12 Perpetual or dated Dated Dated Dated 13 Original maturity date / Final maturity 27-May-2029 10-Jun-2029	10-Jun-203
14 Issuer call subject to prior supervisory approval Yes Yes Yes	10 0411 200
Optional call date, contingent call dates and	
15 redemption amount / Initial maturity At par on 27-May-2025 At par on 10-Jun-2025	10-Jun-2
At par on each June and On each	June and December
	nencing Jun 10, 2025
commencing May 27, 2025 up to 10, 2025 up to and excluding the up to and and excluding the maturity date Subsequent call dates, if applicable and excluding the maturity date maturity date	excluding the maturity
Coupons/dividends	
17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed	
10	
18 Coupon rate and any related index 5.10% 4.90%	Zero coupon, 7.20%
19 Existence of a dividend stopper No No No	Zero coupon, 7.20%
19 Existence of a dividend stopper No No No No Fully discretionary, partially discretionary or	•
19 Existence of a dividend stopper No No No No No Fully discretionary, partially discretionary or Mandatory Mandatory Mandatory Mandatory Mandatory	•
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19 Existence of a dividend stopper	y ve rertible n from subordination
19 Existence of a dividend stopper	y ve rertible n from subordination

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	063691.3D0	002001.207	063601318/4
2	for private placement)	06368L3P9	06368L3Q7	06368L3W4
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date) Par value of instrument	N/A 0.452	N/A 4.15	N/A USD 0.815
9	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10-Jun-2024	·	12-Jul-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10-Jun-2034		12-Jul-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	40.1.05	40 4 0005	40 1 1 0005
15	redemption amount / Initial maturity	10-Jun-25	At par on 10-Jun-2025	At par on 12-Jul-2025
1		IOn each June and December	At par on each June and	At par on each January and July
		On each June and December 10, commencing Jun 10, 2025	At par on each June and December 10, commencing Jun	At par on each January and July 12, commencing Jul 12, 2025 up
		10, commencing Jun 10, 2025 up to and excluding the maturity	December 10, commencing Jun 10, 2025 up to and excluding the	12, commencing Jul 12, 2025 up to and excluding the maturity
16	Subsequent call dates, if applicable	10, commencing Jun 10, 2025	December 10, commencing Jun	12, commencing Jul 12, 2025 up
	Coupons/dividends	10, commencing Jun 10, 2025 up to and excluding the maturity date	December 10, commencing Jun 10, 2025 up to and excluding the maturity date	12, commencing Jul 12, 2025 up to and excluding the maturity date
16 17 18		10, commencing Jun 10, 2025 up to and excluding the maturity	December 10, commencing Jun 10, 2025 up to and excluding the	12, commencing Jul 12, 2025 up to and excluding the maturity
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	10, commencing Jun 10, 2025 up to and excluding the maturity date	December 10, commencing Jun 10, 2025 up to and excluding the maturity date	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30% No	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15%	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30% No Mandatory	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30% No Mandatory No	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30% No Mandatory No Cumulative	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30% No Mandatory No	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative No-convertible N/A N/A N/A N/A N/A N/A N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	063691373	063691370	002001 4110
2	for private placement)	06368L3X2	06368L3Y0	06368L4H6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	A1/A	151/0	A1/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	IN/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.45		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	20-Jun-2024 Dated	20-Jun-2024 Dated	5-Jul-2024 Dated
13	Original maturity date / Final maturity	20-Jun-2029		5-Jul-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 20-Jun-2025	At par on 20-Jun-2025	At par on 05-Jul-2025
		At par on each June and	At par on each June and	At par on each January and July
		December 20, commencing Jun	December 20, commencing Jun	5, commencing Jul 05, 2025 up
		20, 2025 up to and excluding the	, .	to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.85%		4.57%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative	Cumulative Non-convertible	Cumulative
23	If convertible, conversion trigger (s)	Non-convertible N/A	N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
30	If convertible, specify issuer of instrument it converts	NI/A	NI/A	NI/A
29 30	into Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination higgsrahu in liquidation (areif-			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	, , , , , , , , , , , , , , , , , , , ,			
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
1	1 Tospectus			
			1	
	Supplement to Base Shelf Prospectus (if applicable)			
	Supplement to Base Shelf Prospectus (if applicable)			
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368L3Y	Final Terms - CUSIP: 06368L3Y0	Final Terms - CUSIP: 063681 4H6

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002001 4 12	002001.41.7	002001 4ME
2	for private placement)	06368L4J2	06368L4L7	06368L4M5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	l jahility - fair value ontion	USD 0.032 Liability - fair value option	USD 0.25 Liability - fair value option
11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 5-Jul-2024		28-Jun-2024
12	Perpetual or dated	Dated 5 dui 2024	Dated	Dated 2024
13	Original maturity date / Final maturity	5-Jul-2026		28-Jun-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 05-Jul-2025	28-Jun-25	28-Jun-25
		I At nor on each January and July	On each June and December	On each June and December
			On each June and December 28, commencing Jun 28, 2025	On each June and December 28, commencing Jun 28, 2025
		At par on each January and July 5, commencing Jul 05, 2025 up to and excluding the maturity	On each June and December 28, commencing Jun 28, 2025 up to and excluding the maturity	On each June and December 28, commencing Jun 28, 2025 up to and excluding the maturity
16	Subsequent call dates, if applicable	5, commencing Jul 05, 2025 up	28, commencing Jun 28, 2025	28, commencing Jun 28, 2025
	Coupons/dividends	5, commencing Jul 05, 2025 up to and excluding the maturity date	28, commencing Jun 28, 2025 up to and excluding the maturity date	28, commencing Jun 28, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	5, commencing Jul 05, 2025 up to and excluding the maturity date	28, commencing Jun 28, 2025 up to and excluding the maturity date	28, commencing Jun 28, 2025 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	5, commencing Jul 05, 2025 up to and excluding the maturity date Fixed 4.24%	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.70%	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.00%
17	Coupons/dividends Fixed or floating dividend/coupon	5, commencing Jul 05, 2025 up to and excluding the maturity date	28, commencing Jun 28, 2025 up to and excluding the maturity date	28, commencing Jun 28, 2025 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	5, commencing Jul 05, 2025 up to and excluding the maturity date Fixed 4.24% No Mandatory	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.00% 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	5, commencing Jul 05, 2025 up to and excluding the maturity date Fixed 4.24% No Mandatory No	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.00% 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	5, commencing Jul 05, 2025 up to and excluding the maturity date Fixed 4.24% No Mandatory No Cumulative	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.00% 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	5, commencing Jul 05, 2025 up to and excluding the maturity date Fixed 4.24% No Mandatory No Cumulative Non-convertible	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	5, commencing Jul 05, 2025 up to and excluding the maturity date Fixed 4.24% No Mandatory No Cumulative	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	5, commencing Jul 05, 2025 up to and excluding the maturity date Fixed 4.24% No Mandatory No Cumulative Non-convertible N/A	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.00% 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	5, commencing Jul 05, 2025 up to and excluding the maturity date Fixed 4.24% No Mandatory No Cumulative Non-convertible N/A N/A	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.00% 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, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion	5, commencing Jul 05, 2025 up to and excluding the maturity date Fixed 4.24% No Mandatory No Cumulative Non-convertible N/A N/A	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.00% 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	5, commencing Jul 05, 2025 up to and excluding the maturity date Fixed 4.24% No Mandatory No Cumulative Non-convertible N/A N/A	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	5, commencing Jul 05, 2025 up to and excluding the maturity date Fixed 4.24% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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	5, commencing Jul 05, 2025 up to and excluding the maturity date Fixed 4.24% No Mandatory No Cumulative Non-convertible N/A N/A	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	5, commencing Jul 05, 2025 up to and excluding the maturity date Fixed 4.24% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	5, commencing Jul 05, 2025 up to and excluding the maturity date Fixed 4.24% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	5, commencing Jul 05, 2025 up to and excluding the maturity date Fixed 4.24% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	5, commencing Jul 05, 2025 up to and excluding the maturity date Fixed 4.24% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	5, commencing Jul 05, 2025 up to and excluding the maturity date Fixed 4.24% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative No-convertible N/A N/A N/A N/A N/A N/A N/A	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	5, commencing Jul 05, 2025 up to and excluding the maturity date Fixed 4.24% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	5, commencing Jul 05, 2025 up to and excluding the maturity date Fixed 4.24% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative No-convertible N/A N/A N/A N/A N/A N/A N/A	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	5, commencing Jul 05, 2025 up to and excluding the maturity date Fixed 4.24% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative No-convertible N/A N/A N/A N/A N/A N/A N/A	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	5, commencing Jul 05, 2025 up to and excluding the maturity date Fixed 4.24% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	5, commencing Jul 05, 2025 up to and excluding the maturity date Fixed Fixed 4.24% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	5, commencing Jul 05, 2025 up to and excluding the maturity date Fixed 4.24% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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, commencing Jul 05, 2025 up to and excluding the maturity date Fixed 4.24% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	5, commencing Jul 05, 2025 up to and excluding the maturity date Fixed 4.24% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	5, commencing Jul 05, 2025 up to and excluding the maturity date Fixed 4.24% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	5, commencing Jul 05, 2025 up to and excluding the maturity date Fixed 4.24% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	5, commencing Jul 05, 2025 up to and excluding the maturity date Fixed 4.24% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	28, commencing Jun 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A

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

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000001 504	200001.550	000001 550
2	for private placement)	06368L5D4	06368L5E2	06368L5F9
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.32	0.3	5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12-Jul-2024		16-Jul-2024
12	Perpetual or dated	Dated	Dated 42 Jul 2027	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	12-Jul-2027 Yes	12-Jul-2027 Yes	16-Jul-2039 Yes
14	issuer can subject to prior supervisory approval	res	res	res
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 12-Jul-2025	At par on 12-Jul-2025	16-Jul-25
	, , , , , , , , , , , , , , , , , , , ,	,		
			At par on each January and July 12, commencing Jul 12, 2025 up	On each January and July 16,
		to and excluding the maturity	to and excluding the maturity	commencing Jul 16, 2025 up to
16	Subsequent call dates, if applicable	date	date	and excluding the maturity date
	Coupons/dividends			
17				
	Fixed or floating dividend/coupon	Fixed 4.959/	Fixed 4.709/	Fixed
18	Coupon rate and any related index	4.85%	4.70%	Zero coupon, 5.62%
	Coupon rate and any related index Existence of a dividend stopper			
18	Coupon rate and any related index	4.85%	4.70%	Zero coupon, 5.62%
18 19 20 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	4.85% No Mandatory No	A.70% No Mandatory No	Zero coupon, 5.62% No Mandatory No
18 19 20 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	4.85% No Mandatory No Cumulative	4.70% No Mandatory No Cumulative	Zero coupon, 5.62% No Mandatory No Cumulative
18 19 20 21 22 23	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	A.85% No Mandatory No Cumulative Non-convertible	A.70% No Mandatory No Cumulative Non-convertible	Zero coupon, 5.62% 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)	4.85% No Mandatory No Cumulative Non-convertible N/A	A.70% No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 5.62% No Mandatory No Cumulative Non-convertible N/A
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	A.85% No Mandatory No Cumulative Non-convertible	A.70% No Mandatory No Cumulative Non-convertible	Zero coupon, 5.62% No Mandatory No Cumulative Non-convertible
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	A.85% No Mandatory No Cumulative Non-convertible N/A N/A	A.70% No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 5.62% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	A.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	A.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 5.62% 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, onversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	A.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	A.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 5.62% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	A.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	A.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 5.62% 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, onversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	A.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	A.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 5.62% No Mandatory No Cumulative Non-convertible 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	A.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	A.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 5.62% 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	A.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	A.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 5.62% 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) If write-down, full or partial If write-down, permanent or temporary	A.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	A.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 5.62% 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	A.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	A.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 5.62% 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	A.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	A.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Zero coupon, 5.62% 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, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	A.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	A.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 5.62% 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	A.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	A.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Zero coupon, 5.62% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 Poly Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities	Zero coupon, 5.62% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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 Pori pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No	Zero coupon, 5.62% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Poly Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities	Zero coupon, 5.62% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No	Zero coupon, 5.62% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 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 Pori pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No	Zero coupon, 5.62% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 Pori pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No	Zero coupon, 5.62% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No	Zero coupon, 5.62% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	A.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No	Zero coupon, 5.62% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A

(S million	tures Of Regulatory Capital Instruments			
(\$-IIIIIIOIII	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002001 570	002001 570	002001115
2	for private placement)	06368L5X0	06368L5Y8	06368LU53
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
2	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	Contractual
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.125	0.86	USD 0.15
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	25-Jul-2024		10-Jun-2024
12	Perpetual or dated Original maturity date / Final maturity	Dated 25-Jul-2034	Dated 25-Jul-2034	Dated 10-Jun-2034
13	Issuer call subject to prior supervisory approval	Yes 25-Jul-2034	Z5-Jul-2034 Yes	Yes
1-	issue. can subject to prior supervisory approval	1.00	1.00	
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	25-Jul-25	25-Jul-25	10-Jun-25
				On each June and December
		On each January and July 25,	On each January and July 25,	10, commencing Jun 10, 2025
		commencing Jul 25, 2025 up to	commencing Jul 25, 2025 up to	up to and excluding the maturity
16	Subsequent call dates, if applicable	commencing Jul 25, 2025 up to and excluding the maturity date	commencing Jul 25, 2025 up to and excluding the maturity date	up to and excluding the maturity date
	Coupons/dividends	and excluding the maturity date	and excluding the maturity date	date
16 17 18	Coupons/dividends Fixed or floating dividend/coupon	and excluding the maturity date Fixed	and excluding the maturity date Fixed	date
17	Coupons/dividends	and excluding the maturity date	and excluding the maturity date	date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	and excluding the maturity date Fixed Zero coupon, 5.70%	and excluding the maturity date Fixed Zero coupon, 5.95%	Fixed Zero coupon, 6.95%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	and excluding the maturity date Fixed Zero coupon, 5.70% No Mandatory	and excluding the maturity date Fixed Zero coupon, 5.95% No Mandatory	date Fixed Zero coupon, 6.95% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	and excluding the maturity date Fixed Zero coupon, 5.70% No Mandatory No	and excluding the maturity date Fixed Zero coupon, 5.95% No Mandatory No	date Fixed Zero coupon, 6.95% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	and excluding the maturity date Fixed Zero coupon, 5.70% No Mandatory No Cumulative	and excluding the maturity date Fixed Zero coupon, 5.95% No Mandatory No Cumulative	date Fixed Zero coupon, 6.95% No Mandatory No Cumulative
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	and excluding the maturity date Fixed Zero coupon, 5.70% No Mandatory No	and excluding the maturity date Fixed Zero coupon, 5.95% No Mandatory No	date Fixed Zero coupon, 6.95% No Mandatory No
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	and excluding the maturity date Fixed Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A	and excluding the maturity date Fixed Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed Zero coupon, 6.95% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	and excluding the maturity date Fixed Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and excluding the maturity date Fixed Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero coupon, 6.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	and excluding the maturity date Fixed Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A	and excluding the maturity date Fixed Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed Zero coupon, 6.95% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	and excluding the maturity date Fixed Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and excluding the maturity date Fixed Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero coupon, 6.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	and excluding the maturity date Fixed Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and excluding the maturity date Fixed Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero coupon, 6.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	and excluding the maturity date Fixed Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and excluding the maturity date Fixed Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero coupon, 6.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	and excluding the maturity date Fixed Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	and excluding the maturity date Fixed Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed Zero coupon, 6.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	and excluding the maturity date Fixed Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	and excluding the maturity date Fixed Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed Zero coupon, 6.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	and excluding the maturity date Fixed Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	and excluding the maturity date Fixed Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed Zero coupon, 6.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	and excluding the maturity date Fixed Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	and excluding the maturity date Fixed Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed Zero coupon, 6.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	and excluding the maturity date Fixed Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	and excluding the maturity date Fixed Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	date Fixed Zero coupon, 6.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	and excluding the maturity date Fixed Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	and excluding the maturity date Fixed Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed Zero coupon, 6.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	and excluding the maturity date Fixed Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	and excluding the maturity date Fixed Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	date Fixed Zero coupon, 6.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	and excluding the maturity date Fixed Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	and excluding the maturity date Fixed Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	date Fixed Zero coupon, 6.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	and excluding the maturity date Fixed Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	and excluding the maturity date Fixed Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	date Fixed Zero coupon, 6.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	and excluding the maturity date Fixed Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	and excluding the maturity date Fixed Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	date Fixed Zero coupon, 6.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	and excluding the maturity date Fixed Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	and excluding the maturity date Fixed Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed Zero coupon, 6.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	and excluding the maturity date Fixed Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	and excluding the maturity date Fixed Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed Zero coupon, 6.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 excluding the maturity date Fixed Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	and excluding the maturity date Fixed Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed Zero coupon, 6.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 excluding the maturity date Fixed Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	and excluding the maturity date Fixed Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed Zero coupon, 6.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	and excluding the maturity date Fixed Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	and excluding the maturity date Fixed Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed Zero coupon, 6.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	and excluding the maturity date Fixed Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	and excluding the maturity date Fixed Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed Zero coupon, 6.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No

wam rea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LY67	06368LZ66	06368LZ74
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	NI/A	NI/A	NI/A
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 0.44	N/A 0.048	N/A 0.333
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	3-May-2024	3-May-2024	3-May-2024
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity	3-May-2029	3-May-2029 Yes	3-May-2029 Yes
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	3-May-25	3-May-25	3-May-25
	, , , , , , , , , , , , , , , , , , , ,	,	,	,
ĺ		On each May and November 3	On each May and November 3	On each May and November 3
		On each May and November 3, commencing May 03, 2025 up to	On each May and November 3, commencing May 03, 2025 up to	On each May and November 3, commencing May 03, 2025 up to
16	Subsequent call dates, if applicable			
	Coupons/dividends	commencing May 03, 2025 up to and excluding the maturity date	commencing May 03, 2025 up to and excluding the maturity date	commencing May 03, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	commencing May 03, 2025 up to and excluding the maturity date Fixed	commencing May 03, 2025 up to and excluding the maturity date	commencing May 03, 2025 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.60%	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.40%	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.60%
17	Coupons/dividends Fixed or floating dividend/coupon	commencing May 03, 2025 up to and excluding the maturity date Fixed	commencing May 03, 2025 up to and excluding the maturity date	commencing May 03, 2025 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.60% No Mandatory	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.40% No Mandatory	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.60% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.60% No Mandatory No	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.40% No Mandatory No	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.60% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.60% No Mandatory No Cumulative	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.40% No Mandatory No Cumulative	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.60% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.60% No Mandatory No Cumulative Non-convertible	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.60% No Mandatory No Cumulative	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.40% No Mandatory No Cumulative	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.60% No Mandatory No Cumulative
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.60% No Mandatory No Cumulative Non-convertible N/A N/A	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	commencing May 03, 2025 up to and excluding the maturity date 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/	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	commencing May 03, 2025 up to and excluding the maturity date 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/	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	commencing May 03, 2025 up to and excluding the maturity date 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/	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.60% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.60% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.60% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.60% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.60% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing May 03, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A

(\$ millions				
	except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0027045 IE	00270451/2	06376451.0
2 f	for private placement)	06376A5J5	06376A5K2	06376A5L0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
-	millions, as of most recent reporting date) Par value of instrument	N/A USD 3.952	N/A USD 2	N/A USD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	14-May-2024	15-May-2024	15-May-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	14-May-2029	15-May-2026	15-May-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
45	Optional call date, contingent call dates and	At now on 44 May 2025	At not on 45 Nov 2024	At not on 45 May 2020
15 r	redemption amount / Initial maturity	At par on 14-May-2025	At par on 15-Nov-2024	At par on 15-May-2026
		At par on each May and	At par on each May and	At par on each May and
		November 14, commencing May	November 15, commencing Nov	November 15, commencing May
		l	·	
		14, 2025 up to and excluding the		15, 2026 up to and excluding the
16	Subsequent call dates, if applicable	14, 2025 up to and excluding the maturity date	15, 2024 up to and excluding the maturity date	15, 2026 up to and excluding the maturity date
	Coupons/dividends	maturity date	maturity date	maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	maturity date Fixed	maturity date Fixed	maturity date Fixed
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	maturity date	maturity date	maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon	maturity date Fixed 6.00%	maturity date Fixed 5.45%	maturity date Fixed 6.00%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	maturity date Fixed 6.00% No Mandatory	maturity date Fixed 5.45% No Mandatory	maturity date Fixed 6.00% No Mandatory
17 18 19 20 r	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	maturity date Fixed 6.00% No Mandatory No	maturity date Fixed 5.45% No Mandatory No	maturity date Fixed 6.00% No Mandatory No
17 18 19 20 r 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	maturity date Fixed 6.00% No Mandatory No Cumulative	maturity date Fixed 5.45% No Mandatory No Cumulative	maturity date Fixed 6.00% No Mandatory No Cumulative
17 18 19 20 r 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	maturity date Fixed 6.00% No Mandatory No	maturity date Fixed 5.45% No Mandatory No	maturity date Fixed 6.00% No Mandatory No
17 18 19 20 r 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible
17 18 19 20 r 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 r 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 r 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 r 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 r 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 r 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 r 21 22 23 24 25 26 27 28 29 i	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 r 21 22 23 24 25 26 27 28 29 i 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 r 21 22 23 24 25 26 27 28 29 i 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 1 21 22 23 24 25 26 27 28 29 30 31 32 33 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 r 21 22 23 24 25 26 27 28 29 i 30 31 32 33 34 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, permanent or temporary If temporary write-down, description of write-down mechanism	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 r 21 22 23 24 25 26 27 28 29 i 30 31 32 33 34 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, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 r 21 22 23 24 25 26 27 28 29 i 30 31 32 33 34 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, permanent or temporary If temporary write-down, description of write-down mechanism	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 r 21 22 23 24 25 26 27 28 29 i 30 31 32 33 34 34a 34 34 35 i i	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 17 21 22 23 24 25 26 27 28 29 i 30 31 32 33 34 34 34a 35 i 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 17 21 22 23 24 25 26 27 28 29 i 30 31 32 33 34 34 34a 35 i 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 r 21 22 23 24 25 26 27 28 29 i 30 31 32 33 34 6 34a 7 35 i 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 r 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
17 18 19 20 17 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34 34 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 17 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34 34 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
17 18 19 20 17 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34 34 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus
17 18 19 20 17 21 22 23 24 25 26 27 28 29 i 30 31 32 33 34 34 34a 34a 35 i 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus

/A	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007045840	0007045N0	000704504
2	for private placement)	06376A5M8	06376A5N6	06376A5P1
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 1	USD 3	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	9-May-2024 Dated	Dated 15-May-2024	15-May-2024 Dated
13	Original maturity date / Final maturity	9-May-2031	15-May-2029	15-May-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 09-May-2025	At par on 15-May-2025	At par on 15-May-2026
		At par on each May and	At par on each May and	At par on each May and
		November 9, commencing May 09, 2025 up to and excluding the	November 15, commencing May 15, 2025 up to and excluding the	
16	Subsequent call dates, if applicable	maturity date	maturity date	, ,
				maturity date
	Coupons/dividends	maturity date	-	maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 6.00%	5.55%	Fixed 5.65%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	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 6.00% No	5.55% No	Fixed 5.65% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 6.00% No Mandatory	5.55% No Mandatory	Fixed 5.65% 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 6.00% No	5.55% No	Fixed 5.65% No
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 6.00% No Mandatory No	5.55% No Mandatory No	Fixed 5.65% No Mandatory
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A	5.55% No Mandatory No Cumulative Non-convertible N/A	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	5.55% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	5.55% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 6.00% No 6.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, 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 6.00% No 6.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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 6.00% No 6.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed 6.00% No 6.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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 6.00% No 6.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 6.00% No 6.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	Fixed 6.00% No 6.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 6.00% No 6.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Poly Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 6.00% No 6.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Poly Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	S.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002704500	002704507	002704505
2	for private placement)	06376A5Q9	06376A5R7	06376A5S5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 5	N/A USD 2	N/A USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	24-May-2024	24-May-2024	28-May-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	24-May-2029	24-May-2027	28-May-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
45	Optional call date, contingent call dates and	A4 nor on 24 May 2025	At not on 24 May 2025	A4 nor on 20 Nov 2024
15	redemption amount / Initial maturity	At par on 24-May-2025	At par on 24-May-2025	At par on 28-Nov-2024
1		At par on each May and	At par on each May and	At par on each May and
		At par on each May and November 24, commencing May	At par on each May and November 24, commencing May	At par on each May and November 28, commencing Nov
		November 24, commencing May 24, 2025 up to and excluding the	November 24, commencing May 24, 2025 up to and excluding the	November 28, commencing Nov 28, 2024 up to and excluding the
16	Subsequent call dates, if applicable	November 24, commencing May	November 24, commencing May	November 28, commencing Nov
	Coupons/dividends	November 24, commencing May 24, 2025 up to and excluding the maturity date	November 24, commencing May 24, 2025 up to and excluding the maturity date	November 28, commencing Nov 28, 2024 up to and excluding the maturity date
16 17 18	Coupons/dividends Fixed or floating dividend/coupon	November 24, commencing May 24, 2025 up to and excluding the	November 24, commencing May 24, 2025 up to and excluding the	November 28, commencing Nov 28, 2024 up to and excluding the
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	November 24, commencing May 24, 2025 up to and excluding the maturity date	November 24, commencing May 24, 2025 up to and excluding the maturity date	November 28, commencing Nov 28, 2024 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.75% No	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.25%	November 28, commencing Nov 28, 2024 up to and excluding the maturity date Fixed 5.40% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory	November 28, commencing Nov 28, 2024 up to and excluding the maturity date Fixed 5.40% Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No	November 28, commencing Nov 28, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative	November 28, commencing Nov 28, 2024 up to and excluding the maturity date Fixed 5.40% 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	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No	November 28, commencing Nov 28, 2024 up to and excluding the maturity date Fixed 5.40% 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	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible	November 28, commencing Nov 28, 2024 up to and excluding the maturity date Fixed 5.40% 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	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 28, commencing Nov 28, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A	November 28, commencing Nov 28, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 28, commencing Nov 28, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 28, commencing Nov 28, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 28, commencing Nov 28, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A
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20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 28, commencing Nov 28, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 28, commencing Nov 28, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 28, commencing Nov 28, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 28, commencing Nov 28, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 28, commencing Nov 28, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	November 28, commencing Nov 28, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, enversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	November 28, commencing Nov 28, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	November 28, commencing Nov 28, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A M/A M/A M/A M/A M/A M/A	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A M/A M/A M/A M/A M/A M/A	November 28, commencing Nov 28, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A M/A M/A M/A M/A M/A M/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A M/A M/A M/A M/A M/A M/A	November 28, commencing Nov 28, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/

(S million	tures Of Regulatory Capital Instruments			
() - 11111110(1)	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002764572	0027045110	00270451/0
2	for private placement)	06376A5T3	06376A5U0	06376A5V8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
-	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 3.683	N/A USD 1.459	N/A USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	17-Jun-2024	12-Jun-2024	12-Jun-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-Jun-2027	12-Jun-2034	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	47.5	40.5	40 1 0005
15	redemption amount / Initial maturity	At par on 17-Dec-2024	At par on 12-Dec-2024	At par on 12-Jun-2025
		At par on each June and	At par on each June and	At par on each June and
		December 17, commending Dec	December 12, commencing Dec	December 12, commencing Jun
1		17, 2024 up to and excluding the	12, 2024 up to and excluding the	12, 2025 up to and excluding the
16	Subsequent call dates, if applicable			
	Coupons/dividends	17, 2024 up to and excluding the maturity date	12, 2024 up to and excluding the maturity date	12, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	17, 2024 up to and excluding the maturity date Fixed	12, 2024 up to and excluding the maturity date Fixed	12, 2025 up to and excluding the maturity date Fixed
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	17, 2024 up to and excluding the maturity date	12, 2024 up to and excluding the maturity date Fixed 6.00%	12, 2025 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon	17, 2024 up to and excluding the maturity date Fixed 5.40%	12, 2024 up to and excluding the maturity date Fixed	12, 2025 up to and excluding the maturity date Fixed 5.65%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	17, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory	12, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory	12, 2025 up to and excluding the maturity date Fixed 5.65% 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	17, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No	12, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No	12, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	17, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative	12, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative	12, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	17, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible	12, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible	12, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	17, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative	12, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative	12, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative
17 18 19 20 21 22 23 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)	17, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A	12, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A	12, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 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	17, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A	12, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	12, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	17, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	12, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	17, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	12, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	17, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	12, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	17, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	12, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 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	17, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	12, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	17, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	12, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	17, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	12, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	17, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	12, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	17, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	12, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	17, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	12, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	17, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	12, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	17, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	12, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	17, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	12, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	12, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	17, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities	12, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A P/A N/A N/A	12, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	17, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	12, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	12, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	17, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities No N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N	12, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	17, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	12, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	12, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	17, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities No N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N	12, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities No N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	17, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus	12, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	12, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A M/A M/A M/A M/A M/A M/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	17, 2024 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	12, 2025 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A M/A M/A M/A M/A M/A M/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	00070451410	000704574	0007045\/
2	for private placement)	06376A5W6	06376A5X4	06376A5Y2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment		121/2	
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	IN/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5.02		USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	18-Jun-2024 Dated	24-Jun-2024 Dated	21-Jun-2024 Dated
13	Original maturity date / Final maturity	18-Jun-2029		21-Jun-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	E s seles seed abbresses			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 18-Jun-2025	At par on 24-Jun-2025	At par on 21-Jun-2025
	, ,			,
		At par on each June and	At par on each June and	At par on each June and
		December 18, commencing Jun	December 24, commencing Jun	December 21, commencing Jun
		18, 2025 up to and excluding the		
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.75%		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 If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
1				
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No No	N/A 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 (specific	L	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		
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	No	No
	instrument type immediately senior to instrument)	·		No N/A
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No	No	
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No N/A	No N/A	N/A
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No	No	
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No N/A MTN Prospectus	No N/A MTN Prospectus	N/A MTN Prospectus
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No N/A	No N/A	N/A
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No N/A MTN Prospectus	No N/A MTN Prospectus	N/A MTN Prospectus
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No N/A MTN Prospectus MTN Prospectus Supplement	No N/A MTN Prospectus	N/A MTN Prospectus MTN Prospectus Supplement

(\$ million	tures Of Regulatory Capital Instruments			
	s except as noted)			
1		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002704570	0027041120	0027641127
2	for private placement)	06376A5Z9	06376AH29	06376AH37
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 2	N/A USD 2	N/A USD 3.317
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	21-Jun-2024	21-Jun-2024	28-Jun-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	21-Jun-2029	21-Jun-2034	28-Jun-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
45	Optional call date, contingent call dates and	At not on 24 Ivn 2025	A4 nor on 24, lun 2020	A4 nor on 20 Jun 2025
15	redemption amount / Initial maturity	At par on 21-Jun-2025	At par on 21-Jun-2026	At par on 28-Jun-2025
		At par on each June and	At par on each June and	At par on each June and
		December 21, commencing Jun	December 21, commencing Jun	December 28, commencing Jun
		21, 2025 up to and excluding the		28, 2025 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.35%	5.50%	5.60%
19	Existence of a dividend stopper	No	No	
	Fully discount of the discount of the second			No
1	Fully discretionary, partially discretionary or			No
20	mandatory	Mandatory	Mandatory	Mandatory
21	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
21 22	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Cumulative	Mandatory No Cumulative	Mandatory No Cumulative
21 22 23	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory No	Mandatory No	Mandatory No
21 22	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
21 22 23 24 25 26	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26 27	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27 28	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus MTN Prospectus Supplement	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002704145	0027041152	0027041100
2	for private placement)	06376AH45	06376AH52	06376AH60
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A USD 8
9	Par value of instrument	USD 3.256	USD 2 Liability - fair value option	Liability - fair value option
11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 28-Jun-2024	27-Jun-2024	12-Jul-2024
12	Perpetual or dated	Dated 2024	Dated 27 odii 2024	Dated
13	Original maturity date / Final maturity	28-Jun-2027	27-Jun-2029	12-Jul-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 28-Dec-2024	At par on 27-Jun-2025	At par on 12-Jul-2025
				l
		At par on each June and	At par on each June and	At par on each January and July
		28, 2024 up to and excluding the	December 27, commencing Jun 27, 2025 up to and excluding the	12, commencing Jul 12, 2025 up to and excluding the maturity
16	Subsequent call dates, if applicable	maturity date	maturity date	date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.30% No	5.35% No	5.65% No
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	INO	INO	INO
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
25	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A
	and the second s			
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s) If write-down, full or partial			
32	If write-down, full or partial If write-down, permanent or temporary			
33	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
2.5	Position in subordination hierarchy in liquidation (specify	Designation Designation of the Control	Designation Designation	Designation Designation of the Control of the Contr
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
36	If yes, specify non-compliant features	N/A	N/A	N/A
	, , , , , , , , , , , , , , , , , , , ,	1		1.4.4
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
1	Supplement to Base Shelf Prospectus (if applicable)			
			MTN Prospectus Supplement	MTN Prospectus Supplement
	Supplement to base shell i rospectus (ii applicable)	MTN Prospectus Supplement	WITH Prospectus Supplement	minimi respectae Gappionioni
		MTN Prospectus Supplement	MTN Prospectus Supplement	name is a second composition.
	Pricing Supplement (if applicable)		Final Terms - CUSIP: 06376AH5	

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	ВМО
2	for private placement)	06376AH78	06376AH86	06376AH94
	Tot private placement/	0007074170	00070711100	0007 07 11 10
			Province of Ontario and the laws	
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
2-	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3	USD 3	USD 6
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	9-Jul-2024	9-Jul-2024	12-Jul-2024
12	Perpetual or dated Original maturity date / Final maturity	Dated 9-Jul-2027	Dated 9-Jul-2031	Dated 12-Jul-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	issue: can subject to prior supervisory approval			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 09-Jul-2025	At par on 09-Jan-2026	At par on 12-Jan-2025
		At par on each January and July	At par on each January and July	At par on each January and July
		9, commencing Jul 09, 2025 up	9, commencing Jan 09, 2026 up	
		to and excluding the maturity	to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon	Fixed 5.40%	Fixed 5.52%	Fixed 5.45%
	Fixed or floating dividend/coupon Coupon rate and any related index			
18	Fixed or floating dividend/coupon Coupon rate and any related index	5.40%	5.52% No	5.45% 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	5.40% No Mandatory	5.52% No Mandatory	5.45% No Mandatory
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	5.40% No Mandatory No	5.52% No Mandatory No	5.45% No Mandatory No
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	5.40% No Mandatory No Cumulative	5.52% No Mandatory No Cumulative	5.45% No Mandatory No Cumulative
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	5.40% No Mandatory No	5.52% No Mandatory No	5.45% No Mandatory No
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	5.40% No Mandatory No Cumulative Non-convertible N/A N/A	5.52% No Mandatory No Cumulative Non-convertible N/A N/A	5.45% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	5.40% No Mandatory No Cumulative Non-convertible N/A N/A	5.52% No Mandatory No Cumulative Non-convertible N/A N/A	5.45% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.45% 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	5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.52% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.52% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.52% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.52% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.52% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination hierarchy in liquidation (specify	S.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	5.45% 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	S.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	S.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	S.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	S.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	S.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	S.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	S.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	S.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007041144	0007041100	000704110
2	for private placement)	06376AHA1	06376AHB9	06376AHC7
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2.1	USD 2	USD 12
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	17-Jul-2024 Dated	Dated 16-Jul-2024	31-Jul-2024 Dated
13	Original maturity date / Final maturity	17-Jul-2031	16-Jul-2029	31-Jul-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 17-Jul-2025	At par on 16-Jul-2025	At par on 31-Jul-2025
		At par on each January, April,	A 4	
1		'		
		July and October 17,	16, commencing Jul 16, 2025 up	31, commencing Jul 31, 2025 up
16	Subsequent call dates, if applicable	July and October 17, commencing Jul 17, 2025 up to	16, commencing Jul 16, 2025 up to and excluding the maturity	31, commencing Jul 31, 2025 up to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	July and October 17,	16, commencing Jul 16, 2025 up	31, commencing Jul 31, 2025 up
16		July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date	16, commencing Jul 16, 2025 up to and excluding the maturity date Fixed	31, commencing Jul 31, 2025 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date Fixed 5.75%	16, commencing Jul 16, 2025 up to and excluding the maturity date Fixed 5.40%	31, commencing Jul 31, 2025 up to and excluding the maturity date Fixed 5.50%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date	16, commencing Jul 16, 2025 up to and excluding the maturity date Fixed	31, commencing Jul 31, 2025 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date Fixed 5.75% No	16, commencing Jul 16, 2025 up to and excluding the maturity date Fixed 5.40%	31, commencing Jul 31, 2025 up to and excluding the maturity date Fixed 5.50%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory	16, commencing Jul 16, 2025 up to and excluding the maturity date Fixed 5.40% Mandatory	31, commencing Jul 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No	16, commencing Jul 16, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No	31, commencing Jul 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory	16, commencing Jul 16, 2025 up to and excluding the maturity date Fixed 5.40% Mandatory	31, commencing Jul 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative	16, commencing Jul 16, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative	31, commencing Jul 31, 2025 up to and excluding the maturity date Fixed 5.50% 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	July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A	16, commencing Jul 16, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A	31, commencing Jul 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	16, commencing Jul 16, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A	31, commencing Jul 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A	16, commencing Jul 16, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A	31, commencing Jul 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	16, commencing Jul 16, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A	31, commencing Jul 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	16, commencing Jul 16, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A	31, commencing Jul 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	16, commencing Jul 16, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A	31, commencing Jul 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	16, commencing Jul 16, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	31, commencing Jul 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	16, commencing Jul 16, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	31, commencing Jul 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	16, commencing Jul 16, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	31, commencing Jul 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	16, commencing Jul 16, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	31, commencing Jul 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	16, commencing Jul 16, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	31, commencing Jul 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	16, commencing Jul 16, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	31, commencing Jul 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	16, commencing Jul 16, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	31, commencing Jul 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	16, commencing Jul 16, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	31, commencing Jul 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	16, commencing Jul 16, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	31, commencing Jul 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	16, commencing Jul 16, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	31, commencing Jul 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	16, commencing Jul 16, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	31, commencing Jul 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	16, commencing Jul 16, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	31, commencing Jul 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	16, commencing Jul 16, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	31, commencing Jul 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	16, commencing Jul 16, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	31, commencing Jul 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A M/A M/A M/A M/A M/A M/A	16, commencing Jul 16, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	31, commencing Jul 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	16, commencing Jul 16, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007041105	0007041150	0007041150
2	for private placement)	06376AHD5	06376AHE3	06376AHF0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 2	N/A USD 2	N/A USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Jul-2024	30-Jul-2024	
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	30-Jul-2027	30-Jul-2027	23-Jul-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 30-Jan-2025	At par on 30-Jan-2025	At par on 23-Jul-2025
		At par on each January and July	At not on each lanuary and luly	At par on each January and July
		30, commencing Jan 30, 2025	30, commencing Jan 30, 2025	23, commencing Jul 23, 2025 up
		up to and excluding the maturity	up to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends	E. I	le: 1	<u></u>
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.10%	Fixed 5.25%	Fixed 5.00%
19	Existence of a dividend stopper	No	No	No
13	Fully discretionary, partially discretionary or	140	140	140
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, rully or partially If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	, , , , , , , , , , , , , , , , , , , ,			
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	N/A	AL/A	N1/A
29	into	N/A	N/A	N/A
30 31	Write-down feature If write-down, write-down trigger (s)	No	No	No
32	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Decision in subandination bio			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Sneit Prospectus / Snort Form Prospectus			
ļ		MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
-		with Prospectus Supplement	with Prospectus Supplement	with Flospecius Supplement
	Pricing Supplement (if applicable)			
	- 0	Final Terms - CUSIP: 06376AHD	Final Terms - CUSIP: 06376AHE	Final Terms - CUSIP: 06376AHF

	tures Of Regulatory Capital Instruments s except as noted)		
(\$ million	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		
2	for private placement)	06376AHG8	285541751
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13		
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual
	Regulatory treatment		
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in		
8	millions, as of most recent reporting date)	N/A	N/A
9	Par value of instrument	USD 5	USD 10.2
10	Accounting classification	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	24-Jul-2024	
12	Perpetual or dated	Dated	Dated
13	Original maturity date / Final maturity	24-Jul-2029	11-Jul-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 24-Jul-2025	11-Jul-26
		At par on each January and July 24, commencing Jul 24, 2025 up to and excluding the maturity	On each July 11, commencing Jul 11, 2026 up to and excluding
16	Subsequent call dates, if applicable	date	the maturity date
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	5.20%	Zero coupon, 6.30%
19	Existence of a dividend stopper	No	No
	Fully discretionary, partially discretionary or	.	.
20	mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down feature	No	No
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
	Position in subordination hierarchy in liquidation (specify		
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A
	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: 06376AHG	Final Terms - CUSIP: 285541751