	n Features Of Regulatory Capital Instruments		
	iions except as noted)	Included in both regulatory	Included in both regulatory
		capital and TLAC Common Shares	capital and TLAC Preferred Shares Class B -
			Series 33
1	Issuer	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	063671101	06367X200
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A
	Regulatory treatment Transitional Basel III rules	Common Equity 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
7	Instrument type (types to be specified by each jurisdiction)	Common Shares	Preferred Shares
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	23,730	200
9 10	Par value of instrument Accounting classification	N/A Shareholders' Equity	200 Shareholders' Equity
12	Original date of issuance Perpetual or dated	Various Perpetual	05-Jun-2015 Perpetual
13	Original maturity date	No Maturity	No Maturity
	Issuer call subject to prior supervisory approval	N/A	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	25-Aug-2025 Redemable at Par. No contingent call dates.
16	Subsequent call dates, if applicable		Every 5 years
	Coupons / dividends Fixed or floating dividend/coupon	N/A	Fixed
19	Coupon rate and any related index Existence of a dividend stopper	N/A N/A	3.80% 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 N/A	Non-cumulative Convertible
			the Bank has been advised, in writin that the Superintendent of Financial Institutions is of the opinion that the Bank has cased, or is about to ceas to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable.
25	If convertible, fully or partially	N/A	Will fully convert into common shares upon NVCC trigger event
26	If convertible, conversion rate	N/A	Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to th quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A	Mandatory Common Shares
29	If convertible, specify issuer of instrument it converts into	N/A	Bank of Montreal
31	Write-down feature If write-down, write-down trigger(s)	No N/A	No N/A
32	If write-down, full or partial If write-down, permanent or temporary	N/A N/A	N/A N/A
34	If temporary write-down, description of write-up mechanism Type of subordination	N/A	N/A
		Duefour d Ch	Cultionalisation 2
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Preferred Shares	Subordinated Debt
	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus		Short Form Base Shelf Prospectus - Mar 13 14
	Supplement to Base Shelf Prospectus (if applicable)		<u>Prospectus Suppl Class B Pre</u> <u>Shares - Series 33</u>
	Pricing Supplement (If applicable)		

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

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

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

	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
		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
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	0636LHJ8	06368B5P9	06368DJQ8	06368DA87
	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	State of New York, the Province of Ontario and the	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is		laws of Canada		
	achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment	N/A	N/A	N/A	N/A
4	Post-transitional Basel III rules Post-transitional Basel III rules	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1
6	Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo
	Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Additional Tier 1 Capital Notes	Additional Tier 1 Capital Notes	Additional Tier 1 Capital Notes
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	650	658	1,250	750
	Par value of instrument Accounting classification	650 Shareholders' Equity	USD 500 Shareholders' Equity	1,250 Shareholders' Equity	750 Shareholders' Equity
11	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
	-	,	,		,
	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, and every six months thereafter at Par.	Oct-2025 at Par. No contingent call dates.	Apr-2027 at Par. No contingent call dates.
		2028 at par. No contingent call dates.	No contingent call dates.	<u> </u>	<u> </u>
		33.1 40.03.			
-	Cohoracon hall datas if an Problem	From F	From C	From F.	From From
	Subsequent call dates, if applicable Coupons / dividends	Every 5 years	Every 6 months	Every 5 years	Every 5 years
	Fixed or floating dividend/coupon	Fixed	-	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
	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Fully discretionary No	Fully discretionary No	Mandatory No	Mandatory No
22	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible
	If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent of Financial	NVCC Triggers: (a) the Superintendent publicly	NVCC Triggers: (a) the Superintendent publicly	NVCC Triggers: (a) the Superintendent publicly
		Institutions publicly announces that the Bank has been advised, in writing,	announces that the Bank has been advised, in writing, that the	announces that the Bank has been advised, in writing, that the	announces that the Bank has been advised, in writing, that the
		that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease,	Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the	Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the	Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the
		to be viable and that, after the conversion of all contingent	conversion of the Notes and all other contingent instruments issued by the	conversion of the Notes and all other contingent instruments issued by the	conversion of the Notes and all other contingent instruments issued by the
		instruments and taking into account any other factors or circumstances that are considered relevant or	Bank and taking into account any other factors or circumstances that	Bank and taking into account any other factors or circumstances that are considered relevant or	Bank and taking into account any other factors or circumstances that are considered relevant or
		appropriate, it is reasonably likely that the viability of the Bank will be	are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be
		restored or maintained; or (b) a federal or provincial	restored or maintained; or (b) a federal or provincial	restored or maintained; or (b) a federal or provincial	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	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
		capital injection, or equivalent support, from the federal	capital injection, or equivalent support, from the federal	capital injection, or equivalent support, from the federal	capital injection, or equivalent support, from the federal
		government or any provincial government or political subdivision	government or any provincial government or political subdivision	government or any provincial government or political subdivision	government or any provincial government or political subdivision
		or agent or agency thereof without which the Bank would have been determined by the Superintendent of	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	or agent or agency thereof without which the Bank would have been determined by the Superintendent to
		Financial Institutions to be non- viable.	be non-viable.	be non-viable.	be non-viable.
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC	Will fully convert into common shares upon NVCC	Will fully convert into common shares upon NVCC	Will fully convert into common shares upon NVCC
		trigger event	trigger event	trigger event by virtue of recourse to the Preferred	trigger event by virtue of recourse to the Preferred
26	If convertible, conversion rate	Upon the occurrence of an	Upon the occurrence of an	Shares Series 48 Upon the occurrence of an	Shares Series 49 Upon the occurrence of an
20		NVCC trigger event, each	NVCC trigger event, each	NVCC trigger event, each outstanding note would be	NVCC trigger event, each
		outstanding Series 52 Preferred Share would be	outstanding note would be converted to a number of	converted to a number of	outstanding note would be converted to a number of
		converted to a number of common shares equal to the	quotient obtained by	quotient obtained by	common shares equal to the quotient obtained by
		quotient obtained by dividing (Multiplier x Share	dividing (Multiplier x Note Value) by Conversion Price.	dividing (Multiplier x Note Value) by Conversion Price.	dividing (Multiplier x Note Value) by Conversion Price.
		Value) by Conversion Price. Please refer to the	Please refer to the Prospectus Supplement for	Please refer to the Prospectus Supplement for	Please refer to the Prospectus Supplement for
		Prospectus Supplement for further details.	further details.	further details.	further details.
			Mandatory	Mandatory	Mandatory Common Shares
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory Common Shares	Common Shares	Common Shares	
			Common Shares Bank of Montreal No	Bank of Montreal No	Bank of Montreal No
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)	Common Shares Bank of Montreal No N/A	Bank of Montreal No N/A	Bank of Montreal No N/A	No N/A
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	Common Shares Bank of Montreal No N/A N/A N/A	Bank of Montreal No N/A N/A N/A	Bank of Montreal No N/A N/A N/A	No N/A N/A N/A
30 31 32 33 34	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial	Common Shares Bank of Montreal No N/A N/A	Bank of Montreal No N/A N/A	Bank of Montreal No N/A N/A	No N/A N/A
30 31 32 33 34 34a	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	Common Shares Bank of Montreal No N/A N/A N/A	Bank of Montreal No N/A N/A N/A	Bank of Montreal No N/A N/A N/A	No N/A N/A N/A
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, 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	Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A N/A Subordinated Debt No	Bank of Montreal No N/A	Bank of Montreal No N/A	No N/A
30 31 32 33 34 34a 35 36 37	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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	Common Shares Bank of Montreal NO N/A N/A N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A	Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A	Bank of Montreal No N/A	No N/A N/A N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A
30 31 32 33 34 34a 35 36 37	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) 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	Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A N/A Subordinated Debt No	Bank of Montreal No N/A	Bank of Montreal No N/A	No N/A
30 31 32 33 34 34a 35 36 37	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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	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 — Dec. 22, 22 Prospectus Suppl Class B Pref	Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A USD Prospectus - Apr 27 17 USD Prospectus Supplement	Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf Prospectus - May 23, 18 Prospectus Supplement -	No N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf Prospectus - Jun 22, 2020 Prospectus Supplement -
30 31 32 33 34 34a 35 36 37	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	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 – Dec 22, 22	Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A USD Prospectus - Apr 27 17	Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A N/A Prospectus - May 23, 18	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 - Jun 22, 2020

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

	n Features Of Regulatory Capital Instruments ions except as noted)			
Ī		Included in both regulatory	Included in both regulatory	Included in both regulatory
		capital and TLAC Limited Recourse Capital	capital and TLAC Limited Recourse Capital	capital and TLAC Limited Recourse Capital
		Notes, Series 3	Notes, Series 4	Notes, Series 5
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	06368D8W7 Canadian Federal and applicable Provincial laws	US06368LQ586 State of New York, the Province of Ontario and the laws of Canada	US06368L5Q57 State of New York, the Province of Ontario and th laws of Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	Regulatory treatment Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Additional Tier 1 Group and Solo Additional Tier 1 Capital	Additional Tier 1 Group and Solo Additional Tier 1 Capital	Additional Tier 1 Group and Solo Additional Tier 1 Capital
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	Notes 1,000	Notes 1,356	Notes 1,023
	Par value of instrument	1,000	USD 1000	USD 750
10	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
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Redeemable on or after 26- Oct-2027 at Par. No contingent call dates.	Redeemable on 26-May- 2029 at Par. No contingent call dates.	Redeemable on 26- November-2034 at Par. No contingent call dates.
16	Subsequent call dates, if applicable	Every 5 years	Every 3 months	Every 3 months
17	Coupons / dividends Fixed or floating dividend/coupon	Fixed until November 26,	Fixed until May 26, 2029	Fixed until November 26,
18	Coupon rate and any related index	2027 7.325%	7.70%	7.30%
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Yes Mandatory	Yes Fully discretionary	Yes Fully discretionary
21	Existence of step up or other incentive to redeem	No	No No	No
22	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible
		advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be valued 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-viabile.	advised, in writing, that the Superintendent is of the opinion the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other conversion of the Notes and all other conversion of the Notes and all other considerable. The state of the state o
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred	Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred	Will fully convert into common shares upon NVC trigger event by virtue of recourse to the Preferred
1			Shares Series 53	Shares Series 54
26	If convertible, conversion rate	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.	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.	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to ti quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement for further details.
27	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	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	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	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to t quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement fo
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	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	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	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to t quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement fo
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)	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	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	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to transition of the converted to a number of 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 If write-down, write-down trigger(s) If write-down, full or partial	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	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	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to t quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement fo further details. Mandatory Common Shares Bank of Montreal No
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)	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	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	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to t quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement fo further details. Mandatory Common Shares Bank of Montreal No N/A N/A
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 Position in subordination hierarchy in liquidation (specify instrument type immediately	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	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	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to t quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement fo
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	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	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	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to treatment of the converted to a number of value) by Conversion Price Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A
27 28 29 30 31 32 33 34 34a 35	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to transcription of common shares equal to transcription of common shares equal to transcription of common shares end of common shares end of common shares bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt

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

	n Features Of Regulatory Capital Instruments			
(\$ mill	ions except as noted)	Included in both regulatory	Included in both regulatory	Included in both regulatory
		capital and TLAC 3.803% Subordinated Notes	capital and TLAC Series J Medium-Term	capital and TLAC Series K Medium-Term
		due 2032	Notes - Second Tranche	Notes - First Tranche
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	US06368BGS16 State of New York, the Province of Ontario and the laws of Canada	CA06369ZCF95 Canadian Federal and applicable Provincial laws	CA06369ZCG78 Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
4	Regulatory treatment Transitional Basel III rules	Tier 2	Tier 2	Tier 2
	Post-transitional Basel III rules Eligible at solo/group/group&solo	Tier 2 Group and Solo	Tier 2 Group and Solo	Tier 2 Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
9	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) Par value of instrument	1,630 USD 1,250	1,248	1,000
	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
	Original date of issuance	12-Dec-2017	17-Jun-2020	22-Jul-2021
	Perpetual or dated Original maturity date	Dated 15-Dec-2032	Dated 17-Jun-2030	Dated 22-Jul-2031
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes 15-Dec-2027 Redeemable at Par. No contingent call dates.	Yes 17-Jun-2025 Redeemable at Par. No contingent call dates.	Yes 22-Jul-2026 Redeemable at Par. No contingent call dates.
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Coupons / dividends Fixed or floating dividend/coupon	Fixed	Fixed until June 17, 2025	Fixed until July 22, 2026
	Coupon rate and any related index	3.803%	2.077%	1.928%
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	N/A Mandatory	N/A Mandatory	N/A Mandatory
21	Existence of step up or other incentive to redeem	No	No	No
22	Convertible or non-convertible ⁽¹⁾	Cumulative Convertible	Cumulative Convertible	Cumulative Convertible
		advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial which the Bank would have been determined by the Superintendent to be non-viable.	advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contringent 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 Canadia publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or on y provincial within the Bank would have been determined by the Superintendent to be non-viable.	advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or onlitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event
	If convertible, conversion rate	quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	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.
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory Common Shares	Mandatory Common Shares	Mandatory Common Shares
29	If convertible, specify issuer of instrument it converts into Write-down feature	Bank of Montreal No	Bank of Montreal No	Bank of Montreal No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A
32 33	If write-down, full or partial If write-down, permanent or temporary	N/A N/A	N/A N/A	N/A N/A
34	If temporary write-down, description of write-up mechanism Type of subordination	N/A	N/A	N/A
34a	**	i	ļ	Senior Debt
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior Debt	Senior Debt	
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	No
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A Short Form Base Shelf	No N/A Short Form Base Shelf
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No N/A USD Prospectus - Apr 27 17 USD Prospectus Supplement -	No N/A Short Form Base Shelf Prospectus - May 23, 18 Prospectus Suppl Series J	No N/A Short Form Base Shelf Prospectus - June 22, 20 Prospectus Suppl Series K.

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

/laiı	n Features Of Regulatory Capital Instruments				
mill	ons except as noted)	,	,	Included in both regulatory	Included in both regulatory
		capital and TLAC 3.088% Subordinated Notes	capital and TLAC Series L Medium-Term	capital and TLAC Series M Medium-Term	capital and TLAC Series M Medium-Term
		due 2037	Notes - First Tranche	Notes - First Tranche	Notes - Second Tranche
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US06368DH723	CA06369ZCH51	CA06369ZCJ18	CA06369ZCK80
3	Governing law(s) of the instrument	State of New York, the Province of Ontario and the laws of Canada	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
4	Regulatory treatment Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2
	Post-transitional Basel III rules Eligible at solo/group/group&solo	Tier 2 Group and Solo	Tier 2 Group and Solo	Tier 2 Group and Solo	Tier 2 Group and Solo
	Instrument type (types to be specified by each jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	1,513	749	1,212	999
	Par value of instrument	USD 1,250	750	1,150	1,000
10	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
	Original date of issuance Perpetual or dated	10-Jan-2022 Dated	27-Oct-2022 Dated	07-Sep-2023 Dated	03-Jul-2024 Dated
	Original maturity date	10-Jan-2037	27-Oct-2032	07-Sep-2033	03-Jul-2034
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	10-Jan-2032 Redeemable at Par. No contingent call	27-Oct-2027 Redeemable at Par. No contingent call	07-Sep-2028 Redeemable at Par. No contingent call	3-Jul-2029 Redeemable at Par. No contingent call
		dates.	dates.	dates.	dates.
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
	Coupons / dividends Fixed or floating dividend/coupon	Fixed	Fixed until Oct 27, 2027	Fixed until Sept 07, 2028	Fixed until Jul 03, 2029
			,		·
	Coupon rate and any related index Existence of a dividend stopper	3.088% N/A	6.534% N/A	6.034% N/A	4.976% N/A
	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	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 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 tha
		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 th
		conversion of the Notes and all other	conversion of the Notes and all other	conversion of the Notes and all other	conversion of the Notes and all other contingent instruments issued by th
		contingent instruments issued by the Bank and taking into account any other factors or circumstances that	contingent instruments issued by the Bank and taking into account any other factors or circumstances that	contingent instruments issued by the Bank and taking into account any other factors or circumstances that	Bank and taking into account any
		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	other factors or circumstances that are considered relevant or appropriate, it is reasonably likely
		that the viability of the Bank will be	that the viability of the Bank will be restored or maintained; or	that the viability of the Bank will be	that the viability of the Bank will be
		restored or maintained; or (b) a federal or provincial government in Canada publicly	(b) a federal or provincial government in Canada publicly	restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the	restored or maintained; or (b) a federal or provincial government in Canada publicly
		announces that the Bank has accepted or agreed to accept a	announces that the Bank has accepted or agreed to accept a	Bank has accepted or agreed to accept a capital injection, or	announces that the Bank has accepted or agreed to accept a
		capital injection, or equivalent support, from the federal	capital injection, or equivalent support, from the federal	equivalent support, from the federal government or any provincial	capital injection, or equivalent support, from the federal
		government or any provincial government or political subdivision	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	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.
		<u></u>			
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC	Will fully convert into common shares upon NVCC	Will fully convert into common shares upon NVCC	Will fully convert into common shares upon NVCC
		trigger event	trigger event	trigger event	trigger event
26	If convertible, 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	outstanding note would be converted to a number of	outstanding note would be converted to a number of	outstanding note would be converted to a number of
		common shares equal to the quotient obtained by	common shares equal to the quotient obtained by	common shares equal to the quotient obtained by	common shares equal to th quotient obtained by
		dividing (Multiplier x Note	dividing (Multiplier x Note	dividing (Multiplier x Note	dividing (Multiplier x Note
		Value) by Conversion Price. Please refer to the	Value) by Conversion Price. Please refer to the	Value) by Conversion Price. Please refer to the	Value) by Conversion Price. Please refer to the
		Prospectus Supplement for further details.	Prospectus Supplement for further details.	Prospectus Supplement for further details.	Prospectus Supplement for further details.
	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory	Mandatory
	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Common Shares Bank of Montreal	Common Shares Bank of Montreal	Common Shares Bank of Montreal	Common Shares Bank of Montreal
30	Write-down, feature If write-down, write-down trigger(s)	No N/A	No N/A	No N/A	No N/A
	If write-down, full or partial	N/A	N/A	N/A	N/A
		N/A N/A	N/A N/A	N/A N/A	N/A N/A
33 34	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism These of sub-relienties.	i '	Ì		
33 34 34a	If temporary write-down, description of write-up mechanism Type of subordination				
33 34 34a	If temporary write-down, description of write-up mechanism	Senior Debt	Senior Debt	Senior Debt	Senior Debt
33 34 34a 35	If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	No	No
33 34 34a 35	If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No N/A		No N/A Short Form Base Shelf	
33 34 34a 35	If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No N/A USD Prospectus - Apr 27 17	No N/A	No N/A Short Form Base Shelf Prospectus - Dec 22, 2022	No N/A Short Form Base Shelf Prospectus - Dec 22, 2022
33 34 34a 35 36 37	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	No N/A	No N/A Short Form Base Shelf	No N/A Short Form Base Shelf	No N/A Short Form Base Shelf

⁽³⁾ 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.

millions except as noted)	
	Included in both regulatory
	capital and TLAC Series N Medium-Term
	Notes - First Tranche
1 Issuer	Bank of Montreal
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	CA06369ZCL63 Canadian Federal and
a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is	applicable Provincial laws
achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment	N/A
4 Transitional Basel III rules 5 Post-transitional Basel III rules	Tier 2
6 Eligible at solo/group/group&solo	Group and Solo
7 Instrument type (types to be specified by each jurisdiction)	Tier 2 Subordinated Debt
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	1,248
9 Par value of instrument 10 Accounting classification	1,250 Liability - amortized cost
.1 Original date of issuance	05-Mar-2025
12 Perpetual or dated	Dated
13 Original maturity date	05-Mar-2035
14 Issuer call subject to prior supervisory approval	Yes
5 Optional call date, contingent call dates and redemption amount	5-Mar-2030 Redeemable at Par. No contingent call dates.
16 Subsequent call dates, if applicable	N/A
Coupons / dividends	
17 Fixed or floating dividend/coupon	Fixed until Mar 05, 2030
18 Coupon rate and any related index 19 Existence of a dividend stopper	4.077% N/A
20 Fully discretionary, partially discretionary or mandatory	Mandatory
21 Existence of step up or other incentive to redeem 22 Noncumulative or cumulative	No Cumulative
Convertible or non-convertible ⁽¹⁾	Convertible
	the Bank has ceased, or is about to case, to be vable and that, after it conversion of the Notes and all oth contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or 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 the federal government or the federal government or any provincial government or any provincial government or the federal government or the federal government or the federal government or any provincial government or the federal government or the f
	Will fully convert into common shares upon NVCC trigger event
25 If convertible, fully or partially	
25 If convertible, fully or partially 26 If convertible, conversion rate	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to th quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion	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
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement for further details.
If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into If convertible convertible into	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
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down, feature 31 If write-down, write-down trigger(s)	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 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger(s) 32 If write-down, full or partial	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
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-up mechanism	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A
27 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 44 If temporary write-down, description of write-up mechanism 45 Type of subordination	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
27 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 44 If temporary write-down, description of write-up mechanism 45 Type of subordination	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
17 If convertible, conversion rate 17 If convertible, mandatory or optional conversion 18 If convertible, specify instrument type convertible into 19 If convertible, specify issuer of instrument it converts into 10 Write-down feature 11 If write-down, write-down trigger(s) 12 If write-down, full or partial 13 If write-down, permanent or temporary 14 If temporary write-down, description of write-up mechanism 15 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 16 Non-compliant transitioned features	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to th 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 Senior Debt
27 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, full or partial 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 4a Type of subordination 35 Position in subordination hierarchy in liquidation (specify instrument type immediately	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to th 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
27 If convertible, conversion rate 28 If convertible, mandatory or optional conversion 29 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, ruite-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-up mechanism 4a Type of subordination 35 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	outstanding note would be converted to a number of common shares equal to th 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

⁽³⁾ 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.

	stures Of Regulatory Capital Instruments as except as noted)			
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	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 the TLAC Term Sheet is achieved (for other TLAC-eligible			
3a	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,500	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
1.1	lesuer call subject to prior supervisory approval	N1/A	at par on or before 22-Jan- 2026	at par on or after 10-Feb 2026
14	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	N/A	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
10	Coupons/dividends	N/A	IN/A	IV/A
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 25	If convertible, conversion trigger (s) If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
-				
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism	Everentie: form	Everentia: form	Evenentia - form
24-	Type of subordination	Exemption from	Exemption from	Exemption from
34a	Type of subordination Position in subordination hierarchy in liquidation (specify	subordination Pari passu to Deposit	subordination Pari passu to Deposit	subordination
35	instrument type immediately senior to instrument)	Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
٥,	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 20 20	USD Prospectus - Apr 20 20	<u>N/A</u>
		1		
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement -	USD Prospectus Supplement -	N/A
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Apr 20 20 Pricing Suppl Series F USD	USD Prospectus Supplement - Apr 20 20 Pricing Suppl Series F USD	N/A CAD Senior Term Sheet - N

Main Fea	itures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not		Included in TLAC not
		included in regulatory	Included in TLAC not included	included in regulatory
		capital	in regulatory capital	capital
1	Iscuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	06368DTH7	XS2384698721	06368FAC3
3	Governing law(s) of the instrument	Ontario and Canada	Ontario and Canada	New York, Ontario and Canada
3	Means by which enforceability requirement of Section 13 of	Ontario and Canada	Ontario and Canada	Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
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	28-May-2026	9-Sep-2026	15-Sep-2026
		at par on or after 28-Apr-		
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 Subsequent call dates if applicable	2026	N/A	N/A
16	Subsequent call dates, if applicable Coupons/dividends	N/A	N/A	N/A
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 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
25	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities No	Liabilities No	Liabilities
36	Non-compliant transitioned features If yes, specify non-compliant features	N/A	N/A	No N/A
27	in yes, specify non-compliant leatures	IV/A	IN/A	IN/A
37				
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<u>N/A</u>	NIP Prospectus – July 16, 2021	USD Prospectus - Apr 20 20
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	<u>N/A</u>	NIP Prospectus Supplement –	
37				USD Prospectus - Apr 20 20 USD Prospectus Supplement Apr 20 20 Pricing Suppl Series F USD

	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	06368FAD1	06368FAJ8	CA06368DW260
		New York, Ontario and	New York, Ontario and	
3	Governing law(s) of the instrument	Canada	Canada	Ontario and Canada
	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,	Other TEACHISH WHIEHL	OTHER TEACHISTIANIENT	other reaction unlent
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD400	USD1,250	CAD2,000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	15-Sep-2021	8-Mar-2022	1-Apr-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Sep-2026	8-Mar-2027	1-Apr-2027
14	Issuer call subject to prior supervisory approval	N/A	N/A	at par on or after March 1 2027
	Optional call date, contingent call dates and redemption	IN/A	IN/A	at par on or after March 1
15	amount	N/A	N/A	2027
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 + 62bps	2.650%	3.650%
19	Existence of a dividend stopper	No	No	No
20	Fully discontinuous analish, discontinuous and determine	NA	NA	NA
20 21	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
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 33	If write-down, full or partial If write-down, permanent or temporary			
၁၁				
	It temporary write-down description of write-down	Ī		
	If temporary write-down, description of write-down mechanism			
34		Exemption from	Exemption from	Exemption from
		Exemption from subordination	Exemption from subordination	Exemption from subordination
34	mechanism	· ·		
34 34a 35	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	subordination	subordination	subordination Pari passu to Deposit Liabilities
34 34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	subordination Pari passu to Deposit Liabilities No	subordination Pari passu to Deposit Liabilities No	subordination Pari passu to Deposit Liabilities No
34 34a 35	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	subordination Pari passu to Deposit Liabilities	subordination Pari passu to Deposit Liabilities	subordination Pari passu to Deposit Liabilities
34 34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	subordination Pari passu to Deposit Liabilities No	subordination Pari passu to Deposit Liabilities No	subordination Pari passu to Deposit Liabilities No
34 34a 35 36	mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	subordination Pari passu to Deposit Liabilities No N/A	subordination Pari passu to Deposit Liabilities No N/A	subordination Pari passu to Deposit Liabilities No N/A N/A
34 34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 20 20	subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 20 20	subordination Pari passu to Deposit Liabilities No N/A

	atures Of Regulatory Capital Instruments as except as noted)			
(Ψ		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)	XS2474239071	CA06368D3U60	06368D3S1
				New York, Ontario and
3	Governing law(s) of the instrument	Ontario and Canada	Ontario and Canada	Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/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,	l		
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	HKD529	CAD2,500	USD1,300
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	4-May-2022	1-Jun-2022	7-Jun-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	4-May-2029	1-Jun-2027	7-Jun-2025
14	Issuer call subject to prior supervisory approval	N/A	at par on or after May 1, 2027	N/A
	Optional call date, contingent call dates and redemption		at par on or after May 1,	
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	3.920%	4.309%	3.700%
19	Existence of a dividend stopper	No	No	No
20				
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24		Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s) If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			1110
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
J+a	Position in 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
35		No	No	No
35 36	Non-compliant transitioned features		· • •	1
36	Non-compliant transitioned features If yes, specify non-compliant features		N/A	N/A
	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A NIP Prospectus – July 16, 2021	N/A <u>N/A</u>	N/A USD Prospectus - May 26 22
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A NIP Prospectus – July 16, 2021 NIP Prospectus Supplement –	N/A	USD Prospectus - May 26 22 USD Prospectus Supplement
36	If yes, specify non-compliant features	N/A NIP Prospectus – July 16, 2021		USD Prospectus - May 26 22 USD Prospectus Supplement May 26 22

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	062690270	VC2400C4C0C7	V6247274F67F
2	private placement)	06368D3T9	XS2489616867	XS2473715675
		New York, Ontario and		
3	Governing law(s) of the instrument	Canada	Ontario and Canada	Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
-	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD300	GBP75	EUR800
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11 12	Original date of issuance Perpetual or dated	7-Jun-2022 Dated	9-Jun-2022 Dated	15-Jun-2022 Dated
13	Original maturity date	7-Jun-2025	9-Jun-2025	15-Jun-2027
13	Original maturity date	7 Juli 2023	3 Juli 2023	15 Juli 2027
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends	.,,,,		
17	Fixed or floating dividend/coupon	Floating	Floating	Fixed
18	Coupon rate and any related index	SOFR Index + 106bps	SONIA + 100bps	2.750%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27 28	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 If write-down, permanent or temporary			
JJ	If temporary write-down, description of write-down			
34	mechanism			
24.	Turns of subardination	Exemption from	Exemption from	Exemption from
34a	Type of subordination Position in subordination hierarchy in liquidation (specify	subordination Pari passu to Deposit	subordination Pari passu to Deposit	subordination 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 16, 2021	NIP Prospectus – July 16, 2021
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement -	NIP Prospectus Supplement –	NIP Prospectus Supplement
	Supplement to base Shell Flospectus (II applicable)	May 26 22	May 25, 2022	May 25, 2022
	Pricing Supplement (if applicable)	Pricing Suppl Series F USD MTN Jun 07 22	Final Terms – Series 266 NIP	Final Terms – Series 268 NIP

\$ million	atures Of Regulatory Capital Instruments as except as noted)			
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	XS2491195710	XS2495584943	XS2499242613
2		Ontonio and Consula	Ontonio and Consula	0-4
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			
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	CNY512	AUD84	NOK435
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	17-Jun-2022	27-Jun-2022	6-Jul-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	17-Jun-2025	27-Jun-2034	6-Jul-2032
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
1.5	Optional call date, contingent call dates and redemption	A1/A	N1 / A	N1 / A
15 16	Subsequent call dates, if applicable	N/A N/A	N/A N/A	N/A N/A
16	Coupons/dividends	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.850%	6.455%	4.480%
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			
	·			
27 28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into			
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	No	No	No
27 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	No	No	No
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)	No	No	No
27 28 29 30 31 32	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No	No	No
27 28 29 30 31	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No	No	No
27 28 29 30 31 32	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No	No	No
27 28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	No Exemption from	No Exemption from	No Exemption from
27 28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down			
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-down mechanism	Exemption from	Exemption from	Exemption from
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-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari passu to Deposit Liabilities	Exemption from subordination	Exemption from subordination
27 28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Exemption from subordination Pari passu to Deposit Liabilities No	Exemption from subordination Pari passu to Deposit	Exemption from subordination Pari passu to Deposit Liabilities No
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-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari passu to Deposit Liabilities	Exemption from subordination Pari passu to Deposit Liabilities	Exemption from subordination Pari passu to Deposit Liabilities
27 28 29 30 31 32 33 34 34 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	Exemption from subordination Pari passu to Deposit Liabilities No	Exemption from subordination Pari passu to Deposit Liabilities No	Exemption from subordination Pari passu to Deposit Liabilities No
27 28 29 30 31 32 33 34 34 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	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – July 16, 2021	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – July 16, 2021	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – July 16 2021
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – July 16,	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – July 16,	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – July 16
27 28 29 30 31 32 33 34 34 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	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – July 16, 2021 NIP Prospectus Supplement –	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – July 16, 2021 NIP Prospectus Supplement –	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – July 16 2021 NIP Prospectus Supplement

	atures Of Regulatory Capital Instruments			
\$ millions	ns except as noted)	Included in TLAC not	Included in TLAC not	Included in TLAC not
ļ			Included in TLAC not	
ļ			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	Darin Cr. III.	Durin Cr. III.	Durin Cr. III .
2	private placement)	06368LAQ9	XS2550101740	CA06368LEY89
		New York, Ontario and		
3	Governing law(s) of the instrument	Canada	Ontario and Canada	Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5			N/A	N/A
6		N/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 12:15	Other 12.15	Guici i = 12
8		N/A	N/A	N/A
9	Par value of instrument	USD1,000	JPY7,500	CAD2,500
10	Accounting classification	<u> </u>	Liability - amortised cost	Liability - amortised cost
11			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
14		at par on or after August	N/A	at par on or after Nov 7, 2027
	Optional call date, contingent call dates and redemption	at par on or after August		at par on or after Nov 7, 2027
			N/A	
16	Coupons/dividends	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	·		0.760%	4.709%
19	Existence of a dividend stopper	No	No	No
30	5 " " " " " " " " " " " " " " " " " " "		* *	
20 21	, , , , , , , , , , , , , , , , , , , ,	Mandatory No	Mandatory	Mandatory
21	Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	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		No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism	'		
J-		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
35	, , , ,	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36			No N/A	No N/A
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A USD Prospectus - May 26 22	N/A NIP Prospectus – July 15, 2022	N/A <u>N/A</u>
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement -	NIP Prospectus Supplement –	
Ì	Tallian and the second of the	M 2C 22	May 25, 2022	18//-
	Supplement to base shell Frospectus (il applicable)	May 26 22 Pricing Suppl Series H USD	<u>IVIAY 23, 2022</u>	CAD Senior Term Sheet - D

	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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	000001010	V62500656540	CU4242040044
2	private placement)	06368LGV2	XS2580656549	CH1243018814
		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			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A	N/A N/A
6 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	N/A Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,	Other TEACHISH differit	Other TEACHISTIAINEIIL	Outer TEAC HISTI WHITEIR
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,200	HKD500	CHF185
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	12-Jan-2023	27-Jan-2023	31-Jan-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	1-Feb-2028	27-Jan-2028	1-Feb-2029
		at par on or after January		
14	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	01, 2028 at par on or after January	N/A	N/A
15	amount	01, 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	5.203%	3m HIBOR + 92bps	2.260%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	TVOIT CONVERTIBLE	TVOIT COTTVET CLOSE	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			
20	(Company)			
29	If convertible, specify issuer of instrument it converts into Write-down feature	No	No	No
30 31	If write-down, write-down trigger (s)	No	No	No
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
-	If temporary write-down, description of write-down			
34	mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
25	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities No
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	N/A
3/	in yes, specify from compilation reactines	11/7		
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - May 26 22	NIP Prospectus – July 15, 2022	NIP Prospectus – July 15,
				<u>2022</u>
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement -	NIP Prospectus Supplement –	NIP Prospectus Supplement –
-		May 26 22 Pricing Suppl Series H USD	<u>Dec 09, 2022</u>	<u>Dec 09, 2022</u>
	Pricing Supplement (if applicable)	MTN Feb 01 28	Final Terms – Series 309 NIP	Pricing Suppl – Series 311 NIP

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	In alcohold in TLAC and	In alread in TLAC make	In alcohold in TLAC mak
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Balik Of Montreal	Bank or Montreal	bank of Montreal
2	private placement)	XS2607352098	CA06368LNK84	US06368LNT97
3	Governing law(s) of the instrument	Ontario and Canada	Ontario and Canada	New York, Ontario and Canada
	Means by which enforceability requirement of Section 13 of	Ontario ana Canada	Ontario and Canada	Cariada
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	JPY10,000 Liability - amortised cost	CAD2,000 Liability - amortised cost	USD1,350 Liability - amortised cost
11	Original date of issuance	5-Apr-2023	29-May-2023	5-Jun-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	5-Apr-2030	29-May-2028	5-Jun-2026
	,		at par on or after Apr 29,	
14	Issuer call subject to prior supervisory approval	N/A	2028	N/A
4.5	Optional call date, contingent call dates and redemption	N1/A	at par on or after Apr 29,	N1 / A
15 16	amount Subsequent call dates, if applicable	N/A N/A	2028 N/A	N/A N/A
10	Coupons/dividends	IN/A	IN/A	IN/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.000%	5.039%	5.300%
19	Existence of a dividend stopper	No	No	No
20	Fully disposition on a painth, disposition on a part data of	Mandatan.	NA	NA
20 21	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory	Mandatory
22	Noncumulative or cumulative	Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
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 No	Liabilities No	Liabilities No
36 37	Non-compliant transitioned features If yes, specify non-compliant features	N/A	N/A	N/A
J/	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus – July 15,	<u>N/A</u>	USD Prospectus - May 26 22
		2022 NIP Prospectus Supplement –		USD Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable)	Mar 01, 2023	<u>N/A</u>	<u>May 26 22</u>
	Pricing Supplement (if applicable)	Pricing Suppl – Series 323 NIP	CAD Senior Term Sheet - May 29, 2023	Pricing Suppl Series H USD MTN Jun 05 26

	atures Of Regulatory Capital Instruments		
million	ns except as noted)	Included in TLAC not	Included in TLAC net
			Included in TLAC not
		included in regulatory	included in regulatory
		capital	capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal
2	private placement)	US06368LNU60	XS2632933631
3	Governing law(s) of the instrument	New York, Ontario and Canada	Ontario and Canada
	Means by which enforceability requirement of Section 13 of	Canada	Citatio and Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible	Control	Combine at well
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,		
8	as of most recent reporting date)	N/A	N/A
9	Par value of instrument	USD400	EUR1000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	5-Jun-2023	6-Jun-2023
12	Perpetual or dated	Dated	Dated
13	Original maturity date	5-Jun-2026	6-Jun-2025
14	Issuer call subject to prior supervisory approval	N/A	N/A
	Optional call date, contingent call dates and redemption		
15	amount	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	SOFR Index + 133bps	3m EURIBOR + 45 bps
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem		· .
22	Noncumulative or cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	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		
	Territoria, episory mod among type convertible into		
29	If convertible, specify issuer of instrument it converts into		
30	Write-down feature	No	No
21		1	1
31	If write-down, write-down trigger (s)		
32	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		
32 33	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down		
32	If write-down, full or partial If write-down, permanent or temporary	Evamption from	Evamption from
32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Exemption from	Exemption from
32 33	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	subordination	subordination
32 33 34 34a	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	subordination Pari passu to Deposit	subordination Pari passu to Deposit
32 33 34 34a 35	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	subordination Pari passu to Deposit Liabilities	subordination Pari passu to Deposit Liabilities
32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	subordination Pari passu to Deposit Liabilities No	subordination Pari passu to Deposit Liabilities No
32 33 34 34a 35	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	subordination Pari passu to Deposit Liabilities	subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – July 15
32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - May 26 22 USD Prospectus Supplement -	subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – July 15, 2022 NIP Prospectus Supplemen
32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - May 26 22	subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – July 15, 2022

	atures Of Regulatory Capital Instruments as except as noted)			
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	US06368LWT96	US06368LWV43	US06368LWU69
		New York, Ontario and	New York, Ontario and	New York, Ontario and
3	Governing law(s) of the instrument	Canada	Canada	Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,200	USD300	USD1,000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised 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
14	Issuer call subject to prior supervisory approval	N/A	N/A	at par on or after August 25, 2028
	Optional call date, contingent call dates and redemption			at par on or after August
15	amount	N/A	N/A	25, 2028
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	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)			
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			
<u> </u>		Exemption from	Exemption from	Exemption from subordination
34a	Type of subordination	subordination	subordination	
	Type of subordination Position in subordination hierarchy in liquidation (specify	subordination Pari passu to Deposit	Pari passu to Deposit	
	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Pari passu to Deposit Liabilities
34a	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
34a 35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari passu to Deposit Liabilities No	Pari passu to Deposit Liabilities No	Pari passu to Deposit Liabilities No
34a 35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities No N/A
34a 35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari passu to Deposit Liabilities No N/A	Pari passu to Deposit Liabilities No N/A	Pari passu to Deposit Liabilities No N/A USD Prospectus - May 26
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 passu to Deposit Liabilities No N/A USD Prospectus - May 26 22	Pari passu to Deposit Liabilities No N/A USD Prospectus - May 26 22	Pari passu to Deposit Liabilities No

	ntures Of Regulatory Capital Instruments s except as noted)			
(42111111011		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)	XS2696803340	US06368LC537	US06368LC610
			New York, Ontario and	New York, Ontario and
3	Governing law(s) of the instrument	Ontario and Canada	Canada	Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/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 Optional call date, contingent call dates and redemption	N/A	N/A	N/A
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
- 10	Coupons/dividends		I I I I I I I I I I I I I I I I I I I	
17	Fixed or floating dividend/coupon	Floating	Fixed	Floating
18	Coupon rate and any related index	3m EURIBOR + 47 bps	5.266%	SOFR Index + 116bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism	Evamption from	Evenntion from	Evamption from
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
35		No	No	No
35 36	Non-compliant transitioned features	INO		1 .
		N/A	N/A	N/A
36	Non-compliant transitioned features		N/A USD Prospectus - May 26 22	
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A NIP Prospectus – July 14, 2023 NIP Prospectus Supplement –	USD Prospectus - May 26 22 USD Prospectus Supplement -	USD Prospectus - May 26 22 USD Prospectus Supplement
36	Non-compliant transitioned features If yes, specify non-compliant features	N/A NIP Prospectus – July 14, 2023	USD Prospectus - May 26 22	USD Prospectus - May 26 22 USD Prospectus Supplement May 26 22 Pricing Suppl Series H USD

	stures Of Regulatory Capital Instruments s except as noted)			
7 111111011		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)	CA06368LB887	XS2798993858	US06368L3K06
				New York, Ontario and
3	Governing law(s) of the instrument	Ontario and Canada	Ontario and Canada	Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
Ja	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/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
14	Issuer call subject to prior supervisory approval	at par on or after Nov 18, 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 discretions we need the discretions were not as a data we	Mandatani	Mandatani	Mandatani
20	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory	Mandatory	Mandatory
21		No Cumulative	No Cumulative	No Cumulative
23	Noncumulative or cumulative Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	Non-convertible	Non-convertible	Non-convertible
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
<u> </u>		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
37	•			
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<u>N/A</u>	NIP Prospectus – July 14, 2023	USD Prospectus - May 26 22
37			2023 NIP Prospectus Supplement –	USD Prospectus - May 26 22 USD Prospectus Supplement
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A N/A CAD Senior Term Sheet - Dec	2023	

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not	Included in TLAC not	
		included in regulatory	included in regulatory	Included in TLAC not included
		capital	capital	in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	US06368L3M61	US06368L3L88	XS2837778559
		New York, Ontario and	New York, Ontario and	
3	Governing law(s) of the instrument	Canada	Canada	Ontario and Canada
	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N1/A	NI/A	N1/A
8	Par value of instrument	N/A USD450	N/A USD800	N/A GBP350
9				Liability - amortised cost
10 11	Accounting classification Original date of issuance	Liability - amortised cost 4-Jun-2024	Liability - amortised cost 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
13	Original maturity date	4-3011-2027	at par on or after April 4,	10-001-2028
14	Issuer call subject to prior supervisory approval	N/A	2031	N/A
	Optional call date, contingent call dates and redemption		at par on or after April 4,	
15	amount	N/A	2031	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends	,	,	
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	SOFR Index + 76bps	5.511%	5.1250%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - May 26 22	USD Prospectus - May 26 22	NIP Prospectus – July 14, 2023
		USD Prospectus Supplement -	USD Prospectus Supplement -	NIP Prospectus Supplement –
	Supplement to Base Shelf Prospectus (if applicable)	May 26 22	May 26 22	May 29, 2024
	n	Pricing Suppl Series H USD	Pricing Suppl Series H USD	
	Pricing Supplement (if applicable)	MTN Jun 4 27	MTN Jun 4 31	<u>Final Terms – Series 381 NIP</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 capital	included in regulatory capital	
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	AU3FN0089298	AU3CB0310803	XS2856789511
2	Coverning law(a) of the instrument	New South Wales, Ontario	New South Wales, Ontario	Ontaria and Canada
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 7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
/	Instrument type Amount recognised in regulatory capital (Currency in 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	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
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	at par on or after July 10, 2029
16	Subsequent call dates, if applicable	N/A	N/A	N/A
10	Coupons/dividends	IN/A	N/A	N/A
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	3mBBSW + 127bps	5.338%	3.750%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial If write-down, permanent or temporary			
33	If temporary write-down, description of write-down			
34	mechanism			
<u> </u>	-	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	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	N/A	NIP Prospectus Supplement - May 29, 2024
		Pricing Suppl Series 8 AUD	Pricing Suppl Series 9 AUD	Final Terms – Series 386 NIP
	Pricing Supplement (if applicable)	MTN Jun 27 24	MTN Jun 27 24	

	atures Of Regulatory Capital Instruments as except as noted)			
•		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	CA06368L5G77	US06368L8K50	US06368L8M17
			New York, Ontario and	New York, Ontario and
3	Governing law(s) of the instrument	Ontario and Canada	Canada	Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	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,	N1/A	N / A	N1/A
<u>8</u> 9	as of most recent reporting date) Par value of instrument	N/A	N/A USD1,100	N/A USD600
10	Accounting classification	CAD2,000 Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	17-Jul-2024	10-Sep-2024	10-Sep-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	17-Jul-2029	10-Sep-2027	10-Sep-2027
- 13	Original maturity date	at par on or after Jun 17,	at par on or after	at par on or after
14	Issuer call subject to prior supervisory approval	2029	September 10, 2026	September 10, 2026
	Optional call date, contingent call dates and redemption	at par on or after Jun 17,	at par on or after	at par on or after
15	amount	2029	September 10, 2026	September 10, 2026
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	4.420%.	4.567%	SOFR Index + 88bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
20				
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)	No	No	No
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
2/12	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
	If yes, specify non-compliant features	N/A	N/A	N/A
37		N/A	USD Prospectus - May 26 22	USD Prospectus - May 26 22
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	<u>,</u> <u>N/A</u>	USD Prospectus Supplement -	USD Prospectus Supplement
			USD Prospectus Supplement - May 26 22 Pricing Suppl Series H USD	USD Prospectus Supplement May 26 22 Pricing Suppl Series H USD

	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
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	US06368L8L34	US06368MFW91	US06368MJG06
3	Governing law(s) of the instrument	New York, Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
	Means by which enforceability requirement of Section 13 of	Canada	Canada	Cariada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD800	USD500	USD750
10	Accounting classification Original date of issuance	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11 12	Perpetual or dated	10-Sep-2024 Dated	11-Dec-2024 Dated	27-Jan-2025 Dated
13	Original maturity date	10-Sep-2030	11-Dec-2026	27-Jan-2029
13	Original maturity date	at par on or after	at par on or after	at par on or after January
14	Issuer call subject to prior supervisory approval	September 10, 2029	December 11, 2025	27, 2028
	Optional call date, contingent call dates and redemption	at par on or after	at par on or after	at par on or after January
15	amount	September 10, 2029	December 11, 2025	27, 2028
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.640%	4.588%	5.004%
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 Constanting	No Consolation	No Constanting
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative	Cumulative Non-convertible	Cumulative
23 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 33	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
_	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 22
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement -	USD Prospectus Supplement -	USD Prospectus Supplement
	pappionicité to base silen i rospectus (il applicable)	May 20 22	May 26 22	May 26 22
		May 26 22 Pricing Suppl Series H USD	Pricing Suppl Series H USD	Pricing Suppl Series H USD

millio	atures Of Regulatory Capital Instruments ns except as noted)	
	· · · · · · · · · · · · · · · · · · ·	Included in TLAC not
		included in regulatory
		capital
1	Issuer	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Worthean
2	private placement)	US06368MJH88
2		New York, Ontario and
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of	Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible	
Ju	instruments governed by foreign law)	Contractual
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,	
8	as of most recent reporting date)	N/A
9	Par value of instrument	USD300
11	Accounting classification Original date of issuance	Liability - amortised cost 27-Jan-2025
12	Perpetual or dated	Dated
13	Original maturity date	27-Jan-2029
		at par on or after January
14	Issuer call subject to prior supervisory approval	27, 2028
	Optional call date, contingent call dates and redemption	at par on or after January
15	amount	27, 2028
16	Subsequent call dates, if applicable	N/A
47	Coupons/dividends	et
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Floating SOFR Index + 86bps
19	Existence of a dividend stopper	No
13	Existence of a dividend stopper	110
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	
25	If convertible, fully or partially	
26	If convertible, conversion rate	
27	If convertible, mandatory or optional conversion	
28	If convertible, specify instrument type convertible into	
29	If convertible, specify issuer of instrument it converts into	
30	Write-down feature	No
31	If write-down, write-down trigger (s)	
32	If write-down, full or partial	
33	If write-down, permanent or temporary	
	If temporary write-down, description of write-down	
34	mechanism	
		Exemption from
34a	Type of subordination	subordination
25	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit
35 36	instrument type immediately senior to instrument)	Liabilities No
36	Non-compliant transitioned features If yes, specify non-compliant features	N/A
3/	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - May 26
		USD Prospectus - May 26 2 USD Prospectus Supplemen
	Supplement to Base Shelf Prospectus (if applicable)	May 26 22
		·
	Pricing Supplement (if applicable)	Pricing Suppl Series H USI

	tures Of Regulatory Capital Instruments s except as noted)			
(\$ IIIIIII Q	s except as noteu)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	194019769	198432458	207873667
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
,	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	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 110	EUR 10	25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Feb-2019	25-Apr-2019	12-Nov-2019
12	Perpetual or dated	Dated 45 Feb 2040	Dated	Dated 12 Nov 2024
13	Original maturity date / Final maturity	15-Feb-2049	25-Apr-2039	12-Nov-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	15-Feb-24	At Par on 25-Apr-2029	On 12-Nov-2021
16	Subsequent call dates, if applicable	February 15 in each year commencing February 15 2024 up to but excluding the maturity date	N/A	On the 12th day of November of each year, commencing on 12 November 2021, up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 5.05% accrual rate	1.60%	3.32%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative	Cumulative Non-convertible	Cumulative
23		Non-convertible N/A	N/A	Non-convertible N/A
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/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-			
	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	•	N/A	NIP Prospectus - Sep 24, 2018 NIP Prospectus Supplement -	NIP Offering Circular - Jul 11, 201 NIP Prospectus Supplement -
	Supplement to Base Shelf Prospectus (if applicable)	N/A	Feb 28, 2019	Aug 28, 2019
	Pricing Supplement (if applicable)	Final Terms - Series 188 NIP	Final Terms - Series 191 NIP	Final Terms - Cusip: 207873667

	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	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000400000	000000407	2022747774
2	for private placement)	208106023	209220407	06367WTR4
				Province of Ontario and the
			Province of Ontario and the laws	
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment	N/A	N/A	N/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 260		USD 20
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 27-Nov-2019	Liability - fair value option 20-Dec-2019	Liability - fair value option 27-Dec-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	27-Nov-2059	20-Dec-2034	27-Dec-2049
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	On 27-Nov-2024	On 20-Dec-2021	On 27-Dec-2022
			On December 20 of each year, beginning on December 20,	
16	Subsequent call dates, if applicable	On November 27 of each year	2021	On December 27 of each year
17	Coupons/dividends	Fived	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed Zero coupon, 4.02% accrual rate	Fixed 3.25%	Fixed Zero coupon, 3.64% accrual ra
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatory	Mandatory	Mandatory
20	mandatory Existence of a step up or other incentive to redeem	No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	AL/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			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	IN/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
		NIP Offering Circular - Jul 11, 20 NIP Prospectus Supplement -	NIP Offering Circular - Jul 11, 20 NIP Prospectus Supplement -	N/A
	Supplement to Base Shelf Prospectus (if applicable)	Aug 28, 2019	Aug 28, 2019	MTN Prospectus Supplement
		-	-	
	Pricing Supplement (if applicable)	Final Terms - Cucin: 209406023	Final Terms - Cucin: 200220407	Final Terms - Cusip: 06367WTR4
1		<u>rmai remis - Cusip: 208106023</u>	Final Terms - Cusip: 209220407	<u>00307 W 1 K4</u>

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Bivio	BINO	BINIO
2	for private placement)	213347055	213729462	213729519
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
2-	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A 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 Institution	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 100	USD 20	USD 50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12-Mar-2020	17-Mar-2020	17-Mar-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12-Mar-2060	17-Mar-2060	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	12-Mar-2020	17-Mar-2021	17-Mar-2021
16	Subsequent call dates, if applicable Coupons/dividends	March 12 of each year, commencing March 12, 2021 up to and excluding the maturity date	March 17 of each year, commencing March 17, 2021 up to and excluding the maturity date	March 17 of each year, commencing March 17, 2021 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.50% accrual rate	Zero coupon, 3.44% accrual rate	Zero coupon, 3.43% accrual rate
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A
		1973	10/7	10/7
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	NI/A	NI/A	NI/A
29	into	N/A	N/A	N/A
30	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			
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 36	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
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	NIP Prospectus - July 11, 2019
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019
	Pricing Supplement (if applicable)		Final Terms - Cusip: 213729462	

(5 IIIIIIIOII	tures Of Regulatory Capital Instruments s except as noted)			
	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DIVIO	BMO	BINO
2	for private placement)	213318497	06367WYB3	215650740
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	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
7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
/	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TEAC Instrument	Other TLAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 150	USD 10	USD 120
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	18-Mar-2020 Dated	24-Mar-2020 Dated	28-Apr-2020 Dated
13	Original maturity date / Final maturity	18-Mar-2060	24-Sep-2032	28-Apr-2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	18-Mar-2021	At par on 24-Jun-2020	28-Apr-2025
			At par on March 24, June 24,	
		March 18 of each year,	September 24 and December 24	April 28 in each year,
		commencing March 18, 2021 up	of each year, commencing June	commencing April 28, 2025 up
4.6	Colorania de la deterra de condicada la	to and excluding the maturity	24, 2020 up to and excluding the	,
16	Subsequent call dates, if applicable Coupons/dividends	date	maturity date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	l
18	Coupon rate and any related index	7-ra 2 400/	0.0005	Fixed
19	, ,	Zero coupon, 3.40% accrual rate		Zero coupon, 4.00% accrual rate
	Existence of a dividend stopper	No	No 0.0225	
20	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	Zero coupon, 4.00% accrual rate No
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory			Zero coupon, 4.00% accrual rate
	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	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative
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	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible
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	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A
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	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible
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	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A
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	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A
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	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A
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 N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A
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 N/A	Zero coupon, 4.00% accrual rate 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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	Zero coupon, 4.00% accrual rate 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero coupon, 4.00% accrual rate 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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	Zero coupon, 4.00% accrual rate 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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 N/A	Zero coupon, 4.00% accrual rate 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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	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
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, 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	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
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)	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 No Exemption from subordination Pari pasu to Deposit Liabilities	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
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	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	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, 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
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 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 No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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
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 NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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 NIP Offering Circular - Jul 11, 20 NIP Prospectus Supplement -
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 No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019	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	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 NIP Offering Circular - Jul 11, 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 No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement -	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, 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 NIP Offering Circular - Jul 11, 20 NIP Prospectus Supplement -
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 No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement -	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	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 NIP Offering Circular - Jul 11, 20 NIP Prospectus Supplement -

	tures Of Regulatory Capital Instruments s except as noted)			
(\$ 111111011	s except as noteu)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DIVIO	BINIO	BINIO
2	for private placement)	216803825	216847890	218004423
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means 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	USD 50	USD 40	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	4-May-2020 Dated	5-May-2020 Dated	26-May-2020 Dated
13	Original maturity date / Final maturity	4-May-2060	5-May-2060	26-May-2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	4-May-21	5-May-21	At par on 26-May-2021
		May 4 in each year,	May 5 in each year,	At par May 26 in each year,
		commencing on May 4, 2021 up to and excluding the maturity	commencing on May 5, 2021 up to and excluding the maturity	commencing on May 26, 2021 up to and including the maturity
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	Zero coupon, 3.70% accrual rate No	Zero coupon, 3.73% accrual rate No	0.0278 No
19	Fully discretionary, partially discretionary or	INO	110	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, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/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 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	NIP Offering Circular - Jul 11, 20
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement -	NIP Prospectus Supplement -	NIP Prospectus Supplement -
-	The second of th	Aug 28, 2019	Aug 28, 2019	Aug 28, 2019
	Pricing Supplement (if applicable)	Final Terms - Cusip:	Final Terms - Cusip:	Final Terms - Cusip:
	Supplement (if applicable)	216803825	216847890	218004423

	tures Of Regulatory Capital Instruments s except as noted)			
(Ş IIIIIII Ç)	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DGL2	218051375	217447976
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means 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	2		USD 65
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-May-2020 Dated	2-Jun-2020 Dated	3-Jun-2020 Dated
13	Original maturity date / Final maturity	29-May-2027	2-Jun-2060	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	At par on 29-May-2021	2-Jun-21	3-Jun-25
		At par on November 29, 2021; May 29, 2022; November 29, 2022; May 29, 2023; November 29, 2023; May 29, 2024; November 29, 2024; May 29, 2025; November 29, 2025; May 29, 2026; November 29,	June 2 in each year, commencing on June 2, 2021 up to and excluding the maturity	June 3 in each year, commencing on June 3, 2025 up to and excluding the maturity
16	Subsequent call dates, if applicable	May 29, 2026; November 29, 2026	date	date
10	Coupons/dividends	2020	dato	duto
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.00%-2.50%		Zero coupon, 3.57% accrual rate
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	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			
25	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
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/	, , , ,	INA	IN/A	14/74
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	i i ospecius	N/A	NIP Prospectus - July 11, 2019	NIP Offering Circular - Jul 11, 20
	Supplement to Base Shelf Prospectus (if applicable)	N/A	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019
	Pricing Supplement (if applicable)	Final Terms - Cusip:	Final Terms - Cusip:	Final Terms - Cusip:
		<u>06368DGL2</u>	<u>218051375</u>	217447976

	tures Of Regulatory Capital Instruments s except as noted)			
(\$ 111111011	s except as noteu)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DIVIO	BINIO	BIVIO
2	for private placement)	218587763	218741037	06368DGT5
		Description of Contacts and the Leave	Description of Outside and the laws	Description of Outside 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	or carriada applicable increm	or cariada applicable triorent	or cariada applicable trioren
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	NI/A	N/A	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	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date) Par value of instrument	N/A USD 50	N/A USD 50	N/A
9	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	9-Jun-2020	10-Jun-2020	
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	9-Jun-2060	10-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	9-Jun-21	10-Jun-21	At par on 19-June-2021
	,			·
				At par on December 19, 2021; June 19, 2022; December 19,
				2022; June 19, 2023;
				December 19, 2023; June 19,
				2024; December 19, 2024; June
				19, 2025; December 19, 2025;
		June 9 in each year,	June 10 in each year,	June 19, 2026; December 19, 2026; June 19, 2027; December
		commencing on June 9, 2021 up		19, 2027; June 19, 2028;
		to and excluding the maturity	up to and excluding the maturity	December 19, 2028; June 19,
16	Subsequent call dates, if applicable Coupons/dividends	date	date	2029; December 19, 2029
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index		Zero coupon, 3.65% accrual rate	
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	NA determin	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 26	If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A
	zzz.,z.iaator, o. optional conversion			
28	If convertible, specify instrument type convertible into			
	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			
3.	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
344	Type of Supordination	Exemption from subordination	Exemplion from Suborullation	Exomption from Subulumation
	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	NIP Prospectus - July 11, 2019	NIP Prospectus - July 11, 2019	N/A
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement -	NIP Prospectus Supplement -	NI/A
-	y syspessor	Aug 28, 2019	Aug 28, 2019	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip:	Final Terms - Cusip:	Final Terms - Cusip:
	Caretarnama (n. akkusasa)	218587763	218741037	06368DGT5

	tures Of Regulatory Capital Instruments				
(\$ million:	s except as noted)				
		Included in TLAC not included	Included in TLAC not included in		Included in TLAC not included
		in regulatory capital	regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	BMO	ВМО	ВМО	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DGW8	06368DHA5	06368DGZ1	06368DHD9
	ioi private piacement)	00300DGW0	00300DI IA3	00300D021	0030001109
		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	laws of Canada applicable
3	Governing law(s) of the instrument	therein	of Canada applicable therein	therein	therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
<u>4</u> 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
9	Par value of instrument	40		1.134	0.832
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 24-Jun-2020	Liability - fair value option 2-Jul-2020	Liability - fair value option 2-Jul-2020	Liability - fair value option 7-Jul-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	24-Jun-2030	2-Jul-2030	2-Jul-2030	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 24-June-2021	At par on 2-July-2021	2-Jul-21	At par on 7-July-2021
				January 02, 2022; July 02,	
		At par on December 24, 2021;		2022; January 02, 2023; July	
		June 24, 2022; December 24,		02, 2023;	
		2022; June 24, 2023;	At par on January 02, 2022; July	January 02, 2024; July 02,	
			02, 2022; January 02, 2023; July 02, 2023;	2024; January 02, 2025; July 02, 2025;	
		June 24, 2025; December 24,		January 02, 2026; July 02,	
		2025; June 24, 2026;		2026; January 02, 2027; July	
				02, 2027;	At par on January 07, 2022;
		2027; December 24, 2027;		January 02, 2028; July 02,	July 07, 2022; January 07,
				2028; January 02, 2029; July	2023; July 07, 2023;
16	Subsequent call dates, if applicable	2028; June 24, 2029; December 24, 2029	January 02, 2029; July 02, 2029; January 02, 2030	02, 2029; January 02, 2030	January 07, 2024; July 07, 2024; January 07, 2025
10	Coupons/dividends	December 24, 2023	January 02, 2030	January 02, 2030	2024, January 01, 2023
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.10%-2.50%	1.90%	Zero coupon, 2.00% accrual ra	1.20-1.65%
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
30	If convertible one of the transport				
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	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		<u> </u>		
33	If write-down, permanent or temporary				
1 34	If temporary write-down, description of write-				
34 34a	down mechanism Type of subordination	Exemption from subordination	Evernation from subordination	Exemption from subordination	Exemption from subordination
34d	Type of Subordination	Exemption from Subordination	Exemption from subordination	Exemplion from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No .	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	N/A	N/A	N/A	N/A
		N/A	N/A	11/7	I W/A
	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:
		06368DGW8	06368DHA5	06368DGZ1	06368DHD9
					

	tures Of Regulatory Capital Instruments s except as noted)				
		Included in TLAC act included	Included in TLAC not included	Included in TLAC not included	Included in TLAC act 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	ВМО	ВМО	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	220014908	220051676	220484181	06368DHF4
	ioi private piacement)	220014900	220031070	220404101	0030001114
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
2	Committee levels 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 Means by which enforceability requirement of Section 13	therein	therein	therein	therein
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment	NI/Λ	NI/A	NI/A	N/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
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 50	USD 50	USD 50	6.185
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	8-Jul-2020 Dated	9-Jul-2020 Dated	15-Jul-2020 Dated	17-Jul-2020 Dated
13	Original maturity date / Final maturity	8-Jul-2060		15-Jul-2060	17-Jul-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	8-Jul-21	9-Jul-21	15-Jul-21	At par on 17-July-2021
					At par on January 17, 2022;
					July 17, 2022; January 17, 2023; July 17, 2023;
					January 17, 2024; July 17,
					2024; January 17, 2025; July
					17, 2025; January 17, 2026; July 17, 2026; January 17,
					2027; July 17, 2027; January
					17, 2028; July 17, 2028;
		July 8 in each year,	July 9 in each year,	July 15 in each year,	January 17, 2029; July 17, 2029; January 17, 2030; July
		commencing on July 8, 2021	commencing on July 9, 2021	commencing on July 15, 2021	17, 2030; January 17, 2031;
		up to and excluding the	up to and excluding the	up to and excluding the	July 17, 2031; January 17,
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	maturity date	2032
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index		Zero coupon, 3.28% accrual ra		
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 31	Write-down feature If write-down, write-down trigger (s)	No	No	No	No
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
24	If temporary write-down, description of write-				
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
				1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	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	Designation of the second	Designation of the control of the co	Ded and B	Designation of the control of the co
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
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	NIP Prospectus - July 11, 2010	NIP Prospectus - July 11, 2019	NIP Prospectus - July 11, 2010	N/A
	Complement to Deep Chalf Decomplete (15		NIP Prospectus Supplement -		13//3
	Supplement to Base Shelf Prospectus (if applicable)	Aug 28, 2019	Aug 28, 2019	Aug 28, 2019	N/A
	Drising Supplement (if anyline bla)	Final Torms - Cusins	Final Torms - Cusis:	Final Torms Cusis:	Final Torms Overise
	Pricing Supplement (if applicable)	Final Terms - Cusip: 220014908	Final Terms - Cusip: 220051676	Final Terms - Cusip: 220484181	Final Terms - Cusip: 06368DHF4
	1		<u> </u>		

	atures Of Regulatory Capital Instruments				
(\$ million	ns except as noted)				
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital	in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	ВМО	ВМО	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DHJ6	06368DHK3	06368DHP2	220886930
		D : (0 : 11	D : (0 : 111	5	D : (0 : 1 !!
		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
	<u> </u>	uncrem	ulci cili	and circuit	uncrem
3a	Means by which enforceability requirement of Section 13				
34	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual	Contractal
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	2.5		25	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	20-Jul-2020		21-Jul-2020	
12	Perpetual or dated	Dated	Dated 24 Jul 2020	Dated	Dated 24 Jul 2000
13 14	Original maturity date / Final maturity	20-Jul-2026		21-Jul-2030	24-Jul-2060 Yes
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	100
1					
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 20-July-2021	At par on 21-July-2021	At par on 21-July-2021	24-Jul-21
			At par on January 21, 2022;	At par on January 21, 2022;	
			July 21, 2022; January 21,	July 21, 2022; January 21,	
			2023; July 21, 2023;	2023; July 21, 2023;	
			January 21, 2024; July 21,	January 21, 2024; July 21,	
		At non on Jonuani 20, 2022.	2024; January 21, 2025; July	2024; January 21, 2025; July	
		At par on January 20, 2022;	21, 2025; January 21, 2026;	21, 2025; January 21, 2026;	
		Luky 20 2022: January 20			
		July 20, 2022; January 20,	July 21, 2026; January 21,	July 21, 2026; January 21,	July 24 in each year
		2023; July 20, 2023;	2027; July 21, 2027; January	2027; July 21, 2027; January	July 24 in each year,
		2023; July 20, 2023; January 20, 2024; July 20,	2027; July 21, 2027; January 21, 2028; July 21, 2028;	2027; July 21, 2027; January 21, 2028; July 21, 2028;	commencing on July 24, 2021
16	Subsequent call dates, if applicable	2023; July 20, 2023;	2027; July 21, 2027; January	2027; July 21, 2027; January	
16	Subsequent call dates, if applicable Coupons/dividends	2023; July 20, 2023; January 20, 2024; July 20, 2024; January 20, 2025; July	2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21,	2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21,	commencing on July 24, 2021 up to and excluding the
16 17		2023; July 20, 2023; January 20, 2024; July 20, 2024; January 20, 2025; July	2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21,	2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21,	commencing on July 24, 2021 up to and excluding the
	Coupons/dividends	2023; July 20, 2023; January 20, 2024; July 20, 2024; January 20, 2025; July 20, 2025; January 20, 2026 Fixed	2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030	2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030 Fixed	commencing on July 24, 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	2023; July 20, 2023; January 20, 2024; July 20, 2024; January 20, 2025; July 20, 2025; January 20, 2026 Fixed	2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030 Fixed	2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030 Fixed	commencing on July 24, 2021 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	2023; July 20, 2023; January 20, 2024; July 20, 2024; January 20, 2025; July 20, 2025; January 20, 2026 Fixed	2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030 Fixed 1.75-2.20%	2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030 Fixed 0.02	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra
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	2023; July 20, 2023; January 20, 2024; July 20, 2024; January 20, 2025; July 20, 2025; January 20, 2026 Fixed 1.67% No Mandatory	2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030 Fixed 1.75-2.20% No	2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030 Fixed 0.02 No Mandatory	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra 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	2023; July 20, 2023; January 20, 2024; July 20, 2024; January 20, 2025; July 20, 2025; January 20, 2026 Fixed 1.67% No Mandatory No	2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030 Fixed 1.75-2.20% No Mandatory	2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030 Fixed 0.02 No Mandatory No	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra 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	2023; July 20, 2023; January 20, 2024; July 20, 2024; January 20, 2025; July 20, 2025; January 20, 2026 Fixed 1.67% No Mandatory No Cumulative	2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030 Fixed 1.75-2.20% No Mandatory No Cumulative	2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030 Fixed 0.02 No Mandatory No Cumulative	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra 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	2023; July 20, 2023; January 20, 2024; July 20, 2024; January 20, 2025; July 20, 2025; January 20, 2026 Fixed 1.67% No Mandatory No Cumulative Non-convertible	2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030 Fixed 1.75-2.20% No Mandatory No Cumulative Non-convertible	2027; July 21, 2027; January 21, 2028; July 21, 2028; July 21, 2029; July 21, 2029; January 21, 2030 Fixed 0.02 No Mandatory No Cumulative Non-convertible	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra 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)	2023; July 20, 2023; January 20, 2024; July 20, 2024; January 20, 2025; July 20, 2025; January 20, 2026 Fixed 1.67% No Mandatory No Cumulative Non-convertible N/A	2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030 Fixed 1.75-2.20% No Mandatory No Cumulative Non-convertible N/A	2027; July 21, 2027; January 21, 2028; July 21, 2028; Junuary 21, 2029; July 21, 2029; January 21, 2030 Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra 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	2023; July 20, 2023; January 20, 2024; July 20, 2024; January 20, 2025; July 20, 2025; January 20, 2026 Fixed 1.67% No Mandatory No Cumulative Non-convertible N/A	2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030 Fixed 1.75-2.20% No Mandatory No Cumulative Non-convertible N/A N/A	2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030 Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual re 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	2023; July 20, 2023; January 20, 2024; July 20, 2024; January 20, 2025; July 20, 2025; January 20, 2026 Fixed 1.67% No Mandatory No Cumulative N/A N/A N/A	2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030 Fixed 1.75-2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030 Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra 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	2023; July 20, 2023; January 20, 2024; July 20, 2024; January 20, 2025; July 20, 2025; January 20, 2026 Fixed 1.67% No Mandatory No Cumulative Non-convertible N/A	2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030 Fixed 1.75-2.20% No Mandatory No Cumulative Non-convertible N/A N/A	2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030 Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual re 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	2023; July 20, 2023; January 20, 2024; July 20, 2024; January 20, 2025; July 20, 2025; January 20, 2026 Fixed 1.67% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030 Fixed 1.75-2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030 Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra 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	2023; July 20, 2023; January 20, 2024; July 20, 2024; January 20, 2025; July 20, 2025; January 20, 2026 Fixed 1.67% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030 Fixed 1.75-2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030 Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra 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 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2023; July 20, 2023; January 20, 2024; July 20, 2024; January 20, 2025; July 20, 2025; January 20, 2026 Fixed 1.67% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	2027; July 21, 2027; January 21, 2028; July 21, 2028; July 21, 2029; July 21, 2029; January 21, 2030 Fixed 1.75-2.20% No Mandatory No Cumulative Non-convertible N/A	2027; July 21, 2027; January 21, 2028; July 21, 2028; July 21, 2029; July 21, 2029; January 21, 2030 Fixed O.02 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	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual re No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	2023; July 20, 2023; January 20, 2024; July 20, 2024; January 20, 2025; July 20, 2025; January 20, 2026 Fixed 1.67% 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	2027; July 21, 2027; January 21, 2028; July 21, 2028; July 21, 2029; July 21, 2029; July 21, 2029; January 21, 2030 Fixed 1.75-2.20% No Mandatory No Cumulative Non-convertible N/A	2027; July 21, 2027; January 21, 2028; July 21, 2028; July 21, 2029; July 21, 2029; July 21, 2029; January 21, 2030 Fixed O.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual re No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	2023; July 20, 2023; January 20, 2024; July 20, 2024; January 20, 2025; July 20, 2025; January 20, 2026 Fixed 1.67% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	2027; July 21, 2027; January 21, 2028; July 21, 2028; July 21, 2029; July 21, 2029; January 21, 2030 Fixed 1.75-2.20% No Mandatory No Cumulative Non-convertible N/A	2027; July 21, 2027; January 21, 2028; July 21, 2028; July 21, 2029; July 21, 2029; January 21, 2030 Fixed O.02 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	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual re No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	2023; July 20, 2023; January 20, 2024; July 20, 2024; January 20, 2025; July 20, 2025; January 20, 2026 Fixed 1.67% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	2027; July 21, 2027; January 21, 2028; July 21, 2028; July 21, 2029; July 21, 2029; January 21, 2030 Fixed 1.75-2.20% No Mandatory No Cumulative Non-convertible N/A	2027; July 21, 2027; January 21, 2028; July 21, 2028; July 21, 2029; July 21, 2029; July 21, 2029; January 21, 2030 Fixed O.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra 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, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	2023; July 20, 2023; January 20, 2024; July 20, 2024; January 20, 2025; July 20, 2025; January 20, 2026 Fixed 1.67% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	2027; July 21, 2027; January 21, 2028; July 21, 2028; July 21, 2029; July 21, 2029; January 21, 2030 Fixed 1.75-2.20% No Mandatory No Cumulative Non-convertible N/A	2027; July 21, 2027; January 21, 2028; July 21, 2028; July 21, 2029; July 21, 2029; July 21, 2029; January 21, 2030 Fixed O.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra 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 Supplement to Base Shelf Prospectus (if applicable)	2023; July 20, 2023; January 20, 2024; July 20, 2024; January 20, 2025; July 20, 2025; January 20, 2025; January 20, 2026 Fixed 1.67% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A	2027; July 21, 2027; January 21, 2028; July 21, 2028; July 21, 2029; July 21, 2029; July 21, 2029; January 21, 2030 Fixed 1.75-2.20% 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	2027; July 21, 2027; January 21, 2028; July 21, 2028; July 21, 2029; July 21, 2029; July 21, 2029; January 21, 2030 Fixed O.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included	Included in TLAC pet 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	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	220934209	06368DHL1	06367WX73	06367WX81
	ioi private piacement)	220934209	00300DF1E1	00307 \\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	00307 \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
		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	N1/A	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	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 50		USD 5	USD 20.97
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	27-Jul-2020		31-Jul-2020	30-Jul-2020
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 27-Jul-2060	Dated 30-Jul-2025	Dated 31-Jul-2025	Dated 30-Jul-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	27. lul.21	At par on 30-July-2021	At par on 31-January-2022	At par on 30-July-2021
15	redemption amount / mittal maturity	21-Jul-21	At par 011 30-301y-2021	At par on 31-bandary-2022	At par on 30-30ly-2021
			A4 I 00 0000		
		July 27 in each year,	At par on January 30, 2022; July 30, 2022; January 30,		At par on each January, April,
		commencing on July 27, 2021		At par on each January 31	July and October,
		up to and excluding the	30, 2024; July 30, 2024;	and July 31, commencing on	commencing on July 30,
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	January 30, 2025	January 31, 2022.	2021.
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.03% accrual ra			1.00% - 1.50%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
30	If convertible enceits instrument the convertible				
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				
	If temporary write-down, description of write-				
34	down mechanism	Francisco (2 %)	Franchis () ()	Francisco () " '	Formation () 2 2 2
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	Dari nagu ta Dangait Liabilitias	Pari pasu to Deposit Liabilities
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	·	·	
36	instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	No	No
	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	·	·	·	
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	No
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No	No N/A	No	No
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No N/A NIP Prospectus - July 16, 2020	No N/A N/A	No N/A MTN Prospectus	No 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	No N/A	No N/A
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No N/A NIP Prospectus - July 16, 2020 N/A	No N/A N/A	No N/A MTN Prospectus MTN Prospectus Supplement	No N/A MTN Prospectus MTN 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 NIP Prospectus - July 16, 2020	No N/A N/A	No N/A MTN Prospectus	No N/A MTN Prospectus

	tures Of Regulatory Capital Instruments s except as noted)				
()	s except as noted)		=		=
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	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)	06367WZ48	06368DHT4	06367WZ89	06368DHU1
			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	laws of Canada applicable
3	Governing law(s) of the instrument	of Canada applicable 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	N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in		other 12 to motivation	Caron 12 to modelinon	Carol 12 to modelmon
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 10 Liability - fair value option	Liability - fair value option	USD 5 Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	31-Jul-2020	4-Aug-2020	6-Aug-2020	10-Aug-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	31-Jul-2035	4-Aug-2030	6-Feb-2026	10-Aug-2028
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 31-October-2020	At par on 4-August-2021	On 6-February-2022	At par on 10-August-2021
		At par on each January 31, April		On each August and February	,
		30, July 31, and October 31 of each year, commencing on	February 4, commencing August 4, 2021 up to and	6, commencing February 6, 2022 up to and excluding the	February 10, commencing August 10, 2021 up to and
16	Subsequent call dates, if applicable	October 31, 2020.	excluding the maturity date	maturity date	excluding the maturity date
	Coupons/dividends				
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed	Fixed 1.70 - 2.10%	Fixed 1 00%	Fixed 1.40 - 1.70%
19	Existence of a dividend stopper	No 0.02	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 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
	some date, managery or optional conversion				1
28	If convertible, specify instrument type convertible into				
30	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A	N/A
29 30	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				
34	If temporary write-down, description of write- down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify	Pari pasu to Deposit Liabilities	Pari nacu to Donocit Lighilitica	Pari pasu to Deposit Liabilities	Pari nacu to Donocit Lighilitica
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	MTN Prospectus		MTN Prospectus	
-		MTN Prospectus		MTN Prospectus	
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement		MTN Prospectus Supplement	
i					
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06367WZ48	Fig. 1 Tame Of Other contribution	Final Terms - CUSIP: 06367W	

	stures Of Regulatory Capital Instruments s except as noted)				
(\$ IIIIIIIIII	s except as noted)				
		Included in TLAC not included in			
1	Issuer	regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	Billo	DINO	DINIO
2	for private placement)	06368DHV9	06368DHW7	06368DHX5	06368DHY3
			Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein
3	Means by which enforceability requirement of Section 13	or Carrada applicable trierein	uiciciii	uieieiii	uieieiii
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	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
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 Accounting classification	16.295 Liability - fair value option	Liability - fair value option	2.5 Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	13-Aug-2020		21-Aug-2020	
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	13-Aug-2025	18-Aug-2029	21-Aug-2027	26-Aug-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Ontinged cell data and time and cell datas and				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 13-August-2021	At par on 18-August-2021	At par on 21-August-2021	At par on 26-August-2021
- 13	reachipation amount / maternaturity	7.1. pai 31. 13 7.12gast 2021	ra par on to ragact 2021	7 K Pair 511 2 1 7 Kagast 252 1	7.1. pai 31. 23 7. agast 202 .
		At par on each August and	At par on each August and	At par on each August and	At par on each August and
		, ,			, ,
		February 13, commencing	February 18, commencing	repruary 21. commencing	February 26. commencing
		February 13, commencing August 13, 2021 up to and	February 18, commencing August 18, 2021 up to and	February 21, commencing August 21, 2021 up to and	February 26, commencing August 26, 2021 up to and
16	Subsequent call dates, if applicable				
	Coupons/dividends	August 13, 2021 up to and excluding the maturity date	August 18, 2021 up to and excluding the maturity date	August 21, 2021 up to and excluding the maturity date	August 26, 2021 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	August 13, 2021 up to and excluding the maturity date	August 18, 2021 up to and excluding the maturity date Fixed	August 21, 2021 up to and excluding the maturity date	August 26, 2021 up to and excluding the maturity date Fixed
	Coupons/dividends	August 13, 2021 up to and excluding the maturity date	August 18, 2021 up to and excluding the maturity date	August 21, 2021 up to and excluding the maturity date	August 26, 2021 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	August 13, 2021 up to and excluding the maturity date Fixed 1.25%	August 18, 2021 up to and excluding the maturity date Fixed 1.25 - 2.10% No	August 21, 2021 up to and excluding the maturity date Fixed 1.55%	August 26, 2021 up to and excluding the maturity date Fixed 1.90%
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 13, 2021 up to and excluding the maturity date Fixed 1.25% Mandatory	August 18, 2021 up to and excluding the maturity date Fixed 1.25 - 2.10% No Mandatory	August 21, 2021 up to and excluding the maturity date Fixed 1.55% No Mandatory	August 26, 2021 up to and excluding the maturity date Fixed 1.90% 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 13, 2021 up to and excluding the maturity date Fixed 1.25% No Mandatory No	August 18, 2021 up to and excluding the maturity date Fixed 1.25 - 2.10% No Mandatory No	August 21, 2021 up to and excluding the maturity date Fixed 1.55% No Mandatory No	August 26, 2021 up to and excluding the maturity date Fixed 1.90% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	August 13, 2021 up to and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative	August 18, 2021 up to and excluding the maturity date Fixed 1.25 - 2.10% No Mandatory No Cumulative	August 21, 2021 up to and excluding the maturity date Fixed 1.55% No Mandatory No Cumulative	August 26, 2021 up to and excluding the maturity date Fixed 1.90% No Mandatory No Cumulative
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	August 13, 2021 up to and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A	August 18, 2021 up to and excluding the maturity date Fixed 1.25 - 2.10% No Mandatory No Cumulative Non-convertible N/A	August 21, 2021 up to and excluding the maturity date Fixed 1.55% No Mandatory No Cumulative Non-convertible N/A	August 26, 2021 up to and excluding the maturity date Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A
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17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	August 13, 2021 up to and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 18, 2021 up to and excluding the maturity date Fixed 1.25 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 21, 2021 up to and excluding the maturity date Fixed 1.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 26, 2021 up to and excluding the maturity date Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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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 13, 2021 up to and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 18, 2021 up to and excluding the maturity date Fixed 1.25 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 21, 2021 up to and excluding the maturity date Fixed 1.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	August 26, 2021 up to and excluding the maturity date Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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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	August 13, 2021 up to 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	August 18, 2021 up to and excluding the maturity date Fixed 1.25 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	August 21, 2021 up to and excluding the maturity date Fixed 1.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	August 26, 2021 up to and excluding the maturity date Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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 13, 2021 up to and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 18, 2021 up to and excluding the maturity date Fixed 1.25 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	August 21, 2021 up to and excluding the maturity date Fixed 1.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	August 26, 2021 up to and excluding the maturity date Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer 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	August 13, 2021 up to 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 Exemption from subordination	August 18, 2021 up to and excluding the maturity date Fixed 1.25 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	August 21, 2021 up to and excluding the maturity date Fixed 1.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	August 26, 2021 up to and excluding the maturity date Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination
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	tures Of Regulatory Capital Instruments s except as noted)				
(\$ 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	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	221504682	222463700	06368DJD7	06368DJG0
	for private placement)	221504662	222463700	06366D3D7	06366D3G0
		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 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	Care 12 to menument	Care 12 to menument		Cure. 12 to menument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 330	50	1	10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	27-Aug-2020	·	1-Sep-2020	3-Sep-2020
12	Perpetual or dated	Dated	Dated	Dated 4 Can 2027	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	27-Aug-2060 Yes	28-Aug-2035 Yes	1-Sep-2027 Yes	3-Sep-2030 Yes
14	issuer can subject to prior supervisory approvar	165	163	165	1165
	Outland all data and and all datas and				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	27-Aug-25	At par on 28-August-2022	1-Sep-21	3-Sep-21
15		27-Aug-20	At par on 20-August-2022	1-3eβ-21	3-3ep-21
				Each September and March	Each September and March
		August 27, commencing	Each August 28, commencing August 28, 2022 up to and	1, commencing September 1, 2021 up to and excluding the	3, commencing September 3, 2021 up to and excluding the
16	Subsequent call dates, if applicable	excluding the maturity date.	excluding the maturity date.	maturity date	maturity date
10	Coupons/dividends	oncounting the maturity date.	exercises and material states	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 2.74%	2.30%	Zero Coupon, 1.37%	Zero Coupon, 1.83%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative Non convertible	Cumulative	Cumulative Non convertible
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible N/A	Non-convertible N/A
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	, , , , , , , , , , , , , , , , , , , ,				
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write- down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
5-70	. 75- 21 34401 411441011				
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	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus / Base Shell Prospectus / Short Pormi				
		NIP Offering Circular - July 16,	NIP Offering Circular - July 16,	2020	
1	Supplement to Base Shelf Prospectus (if applicable)				
<u> </u>					
	•	Ì	1		İ
	Briging Supplement (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CLISIP: 2215046	Final Terms - CUSIP: 2224637	Final Terms - CHSID: 06360D	Final Terms - CHSID: 06360D

	tures Of Regulatory Capital Instruments s except as noted)				
(Ç	s except as noted)				
				Included in TLAC not included	
1	Issuer	in regulatory capital BMO			
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DJM7	06368DJF2	06368DJL9	06368DJN5
-		Province of Ontario and the			
		laws of Canada applicable			
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	3	6.2	3	20
10	Accounting classification	Liability - fair value option			
11	Original date of issuance / Settlement	3-Sep-2020 Dated	4-Sep-2020 Dated	4-Sep-2020 Dated	4-Sep-2020 Dated
12 13	Perpetual or dated Original maturity date / Final maturity	3-Sep-2027		4-Sep-2030	4-Sep-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	3-Sep-21	4-Sep-21	4-Sep-21	At par on 4-September-2021
		Each September and March	Each September and March	Each September and March	At par on each September
			4, commencing September 4,	4, commencing September 4,	and March 4, commencing
			2021 up to and excluding the	2021 up to and excluding the	September 4, 2021 up to and
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	maturity date	excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 1.58%		Zero Coupon, 1.80%	1.70-2.10%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or	Many data w	Mandatan	NA data	Mandatan
20	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	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	19/1	19/3	19/1	13/73
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	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	Francisco (2 %)	Entered to the transfer of	Formation () 2 2 2 2	Formation () 1 11 1
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities			
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus				
	Supplement to Rose Shelf Processing life and inching				
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Torms - CHOID: 000000	Final Torms - CHOID: 000000	Final Tarms - CHOID: 000000	Final Torms - CHOID: 00000D
	1	r-mai Terms - CUSIP: 06368D.	Final Terms - CUSIP: 06368DJ	ırınaı Terms - CUSIP: 06368D.	ırınaı Terms - CUSIP: 06368D.

(\$ million	ntures Of Regulatory Capital Instruments				
	is except as noted)				
			Included in TLAC not included		
		in regulatory capital	· ·	in regulatory capital	in regulatory capital
1	Issuer	BMO	ВМО	ВМО	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	221926188	06368DJP0	06368DJR6	06368DKB9
	private placement)	221920100	00308231 0	000000010	000000103
		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
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	N/A	N/A	N/A	N/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A		N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 550	5	35	50
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 9-Sep-2020	Liability - fair value option 10-Sep-2020	Liability - fair value option 15-Sep-2020	Liability - fair value option 25-Sep-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	9-Sep-2060		15-Sep-2030	25-Sep-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	9-Sep-25	10-Sep-21	At par on 15-September-2021	At par on 25-September-2021
				At par on each September	At par on each September
		Each September 9,	Each September and March	and March 15, commencing	and March 25, commencing
		commencing September 9,		September 15, 2021 up to	September 25, 2021 up to
		2025 up to and excluding the		and excluding the maturity	and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	maturity date.	the maturity date	date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 2.85%	Zero Coupon, 1.84%	1.81%	1.80%
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		Mandatory
22	Noncumulative or cumulative	0 10		No	No
		Cumulative	Cumulative	Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	No Cumulative Non-convertible
24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	No Cumulative Non-convertible 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	Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible
24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A	No Cumulative Non-convertible 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	Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
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	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	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
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	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
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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
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)	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	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
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	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	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
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	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
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	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	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
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 N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Non-convertible 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	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
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, 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 NO Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
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 Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO 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-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 Pri pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
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 Pri pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO 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	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 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	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
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 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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO 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 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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO 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 NIP Offering Circular - July 16.	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	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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A

(Similaria	ntures Of Regulatory Capital Instruments				
, annual	s except as noted)				
			Included in TLAC not included		
		in regulatory capital	in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	BMO	ВМО	ВМО	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DKC7	06367W5P4	06368DKA1	06368DKD5
	for private placement)	00306DRC7	06367 W3F4	00306DRA1	06366DKD3
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein		therein	therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A		N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	5	USD 15	7.915	2.119
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	28-Sep-2020		1-Oct-2020	
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Sep-2027	29-Sep-2034	1-Oct-2028	2-Oct-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				l
15	redemption amount / Initial maturity	28-Sep-21	On 29-March-2021	At par on 1-October-2021	At par on 2-October-2021
		Each September and March	On each September and	At par on each October and	At par on each October and
		28, commencing September	March 29, commencing	April 1, commencing October	April 2, commencing October
		28, 2021 up to and excluding	March 29, 2021 up to and	1, 2021 up to and excluding	2, 2021 up to and excluding
16	Subsequent call dates, if applicable	the maturity date	excluding the maturity date	the maturity date	the maturity date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
					Fixed
18	Coupon rate and any related index	Zero Coupon, 1.49%		1.20-2.00%	1.80%
18 19	Coupon rate and any related index Existence of a dividend stopper	Zero Coupon, 1.49% No	1.85% No	1.20-2.00% No	
19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No	1.80% No
19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatory	No Mandatory	No Mandatory
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
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	No Mandatory No Cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative
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 Noncumulative or cumulative Convertible or non-convertible	No Mandatory No	No Mandatory No	No Mandatory No	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	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible	1.80% No 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)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A	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	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
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
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	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If 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	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	No Mandatory No Cumulative Non-convertible 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	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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 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	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	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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, 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 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	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	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	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
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 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	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-	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	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
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
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
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
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 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 N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination 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)	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 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 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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	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	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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 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	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 34 343	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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	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	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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 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	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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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 NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer 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 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 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	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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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 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 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	1.80% 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

	atures Of Regulatory Capital Instruments				
(\$ million	ns except as noted)				
			Included in TLAC not included		
		in regulatory capital	in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	BMO	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DKE3	06368DKK9	06368DKP8	06367W6Z1
		00300DRE3	00000DIXIX9	0000001(10	0030777021
		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	N/A	N/A	N/A	N/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 1.493	5		USD 1.459
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	2-Oct-2020 Dated	Dated 14-Oct-2020	15-Oct-2020 Dated	Dated 20-Oct-2020
13	Original maturity date / Final maturity	2-Oct-2025		15-Oct-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 2-October-2021	14-Oct-21	At par on 15-October-2021	On 20-October-2022
		-			
		At par on each October and	Each October and April 14,	At par on each October and	On each October and April
		April 2, commencing October	commencing October 14,	April 15, commencing October	·
		2, 2021 up to and excluding	2021 up to and excluding the	15, 2021 up to and excluding	2022 up to and excluding the
16	Subsequent call dates, if applicable	the maturity date	maturity date	the maturity date	maturity date
47	Coupons/dividends	Ebook	Fired	Pine d	Fired
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed 1 939/	Fixed 1.159/
18 19	Coupon rate and any related index Existence of a dividend stopper	0.80%-1.20% No	Zero Coupon, 1.77%	1.83% No	No 1.15%
13	Fully discretionary, partially discretionary or	140	140	140	140
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26 27	If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
	If convertible, mandatory or optional conversion	13//1	14/1	13/71	14/1
28	If convertible, specify instrument type convertible into				
23	If convertible, specify instrument type convertible into				
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32					
	If write-down, full or partial				Ī
33	If write-down, permanent or temporary				
33	If write-down, permanent or temporary If temporary write-down, description of write-				
33 34	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Examplian from sub-ration!	Everytion from out and a con-	Everytion from out and and	Everytion from out and and
33	If write-down, permanent or temporary If temporary write-down, description of write-	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
33 34	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	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	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	·	Exemption from subordination Pari pasu to Deposit Liabilities No	·	
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	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	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	Pari pasu to Deposit Liabilities No N/A
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	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	Pari pasu to Deposit Liabilities No N/A MTN Prospectus
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No N/A
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No N/A MTN Prospectus
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments s except as noted)				
(Ç	s except as noted)				
				Included in TLAC not included	Included in TLAC not included
1	Issuer	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DKN3	06368DLX0	06368DLW2	06368DLY8
		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
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	5	5	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	21-Oct-2020 Dated	2-Nov-2020 Dated	2-Nov-2020 Dated	2-Nov-2020 Dated
12 13	Perpetual or dated Original maturity date / Final maturity	21-Oct-2030		2-Nov-2027	2-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 21-October-2021	At par on 2-November-2021	At par on 2-November-2021	At par on 2-November-2021
		At par on each October and	At par on each November and		•
		April 21, commencing October 21, 2021 up to and excluding	May 2, commencing November 2, 2021 up to and	May 2, commencing November 2, 2021 up to and	May 2, commencing November 2, 2021 up to and
16	Subsequent call dates, if applicable	the maturity date	excluding the maturity date	excluding the maturity date	excluding the maturity date
	Coupons/dividends	,	,	,	,
17	Fixed or floating dividend/coupon	Fixed		Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	1.40%-1.75% No	1.30% No	1.40% No	1.80% No
19	Fully discretionary, partially discretionary or	INO	140	INU	INO
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A		N/A	N/A
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
25	16 consequently larger 16 consequence of the conseq				
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
31	If write-down, write-down trigger (s)				
32 33	If write-down, full or partial If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
I					
25	Position in subordination hierarchy in liquidation (specify	Pari pagu to Donocit Lighilitica	Pari pasu to Deposit Liabilities	Pari nacu to Donocit Lighilitica	Pari nacu to Donocit Lighilities
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
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus				
1	Supplement to Base Shelf Prospectus (if applicable)				
1					
	Pricing Supplement (if applicable)		Final Terms - CUSIP: 06368DL		

	tures Of Regulatory Capital Instruments s except as noted)				
(Ş IIIIIII Ç)	s except as noted)				
				Included in TLAC not included	
1	Issuer	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DLZ5	225220344	225098140	06368DMA9
-		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
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	25	50	USD 10	1.823
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 Dated	4-Nov-2020 Dated	6-Nov-2020 Dated	6-Nov-2020 Dated
12 13	Perpetual or dated Original maturity date / Final maturity	2-Nov-2030		6-Nov-2050	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and		4.4.4.4.0000	0.11 05	
15	redemption amount / Initial maturity	At par on 2-November-2021	At par on 4-November-2022	6-Nov-25	At par on 6-November-2021
		At par on each November and	•	Each November 6,	At par on each November and
		May 2, commencing November 2, 2021 up to and	commencing November 4, 2022 up to and excluding the	commencing November 6, 2021 up to and exlcuding the	May 6, commencing November 6, 2021 up to and
16	Subsequent call dates, if applicable	excluding the maturity date	maturity date	maturity date.	excluding the maturity date
	Coupons/dividends	-			-
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	1.60%-2.10% No	No 2.20%	Zero Coupon, 2.70% No	1.20%-2.00% No
13	Fully discretionary, partially discretionary or	140	140	110	140
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative Non convertible	Cumulative
23	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A		Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A		N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
30	If convertible specific instrument to a second to the seco				
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	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				
- 55	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Decition in subardination his season in the state of				
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 Denosit Liabilities	Pari pasu to Denosit Liabilities
36	Non-compliant transitioned features	No	·	No	No
37	If yes, specify non-compliant features	N/A		N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus		NIP Offering Circular - July 16,	NIP Prospectus - July 16, 2020	1
			INIT OHERING CITCUIAL - July 16,	INIT FTUSPECIUS - JULY 10, 2020	<u>, </u>
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Fig. 17 OHOD cooks	Fig. 1 Tages OURS COSTS	Figure 0007 constitution	Fig. 1 Tages - OHOTE - cocces
<u></u>		Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 2252203	rinai Terms - CUSIP: 2250981	<u>jirinal Terms - CUSIP: 06368DI</u>

	tures Of Regulatory Capital Instruments s except as noted)				
(Şillilili Ç	s except as noted)				
				Included in TLAC not included	
1	Issuer	in regulatory capital BMO			
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DMF8	06368DMH4	06368DMG6	06368DMJ0
		Province of Ontario and the			
		laws of Canada applicable			
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	_			
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	3	2.275	1	1.5
10	Accounting classification	Liability - fair value option			
11	Original date of issuance / Settlement	9-Nov-2020	9-Nov-2020 Dated	9-Nov-2020 Dated	9-Nov-2020 Dated
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 9-Nov-2027		9-Nov-2028	9-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 each November and			
		May 9, commencing	May 9, commencing	May 9, commencing	May 9, commencing
		November 9, 2021 up to and			
16	Subsequent call dates, if applicable Coupons/dividends	excluding the maturity date			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.35%-1.70%	1.45%		
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory Existence of a step up or other incentive to redeem	Mandatory 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	19/1	19/3	19/1	13/73
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	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	Francisco (2 %)	Entered to the transfer of	Formation () 2 2 2 2	Formation () 1 11 1
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities			
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus				
	Supplement to Rose Shelf Promostus life and inchin				
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Torms - OLIOID: 000000	Final Torms - CHOID: 000000	Final Tarms - CHOID: 000000	Final Torms - CHOID: 00000D
	•	ırınar remis - CUSIP: 06368DI	ı rınaı Terms - CUSIP: 06368DN	ırınar remis - CUSIP: 06368DI	Final Terms - CUSIP: 06368DI

(\$ IIIIIIOII	itures Of Regulatory Capital Instruments s except as noted)				
	s except as notedy				
				Included in TLAC not included	Included in TLAC not included
1	Issuer	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	20	20	20	20
2	for private placement)	06368DMK7	06368E3G5	06368DML5	226142592
		Province of Ontario and the		Province of Ontario and the	Province of Ontario and the
3	Governing law(s) of the instrument	laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	NI/A	11/0	A1/A	ALIA
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 9.935	N/A 2.098	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	10-Nov-2020	, '	12-Nov-2020	20-Nov-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10-Nov-2030		12-Nov-2025	20-Nov-2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	10-Nov-21	At par on 10-November-2021	At par on 12-November-2021	At par on 20-November-2021
- 15	reactification amount y minut maturity				
		Fach Nevershauer d May 40	At par on each February,	At a see see see b. Marriago b see see d	A4
		Each November and May 10, commencing November 10,	3, 3	At par on each November and May 12, commencing	commencing November 20,
			10, 2021 up to and excluding	November 12, 2021 up to and	
16	Subsequent call dates, if applicable	maturity date	the maturity date	excluding the maturity date	maturity date
47	Coupons/dividends	Fived	Fixed	Fived	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed Zero Coupon, 1.85%		Fixed 1.00%-1.35%	Fixed 2.26%
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 Occurred titles	No Outstanding
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
	L.Onvertible or non-convertible	Non-convertible	Non-convertible		
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, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	Non-convertible N/A N/A	Non-convertible N/A N/A
25 26	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	N/A N/A N/A	N/A N/A N/A	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A
25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A N/A	Non-convertible N/A N/A	Non-convertible N/A N/A
25 26 27	If convertible, conversion trigger (s) 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	Non-convertible N/A N/A N/A
25 26	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	N/A N/A N/A	N/A N/A N/A	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A
25 26 27	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A N/A	N/A N/A N/A N/A	Non-convertible N/A N/A N/A	Non-convertible 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	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	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)	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	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	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	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)	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	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 If write-down, permanent or temporary	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	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 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-	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	Non-convertible 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-down mechanism Type of subordination	N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Non-convertible N/A N/A N/A N/A N/A N/A N/A 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	N/A N/A N/A N/A N/A N/A NO Exemption from subordination	N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
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)	N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	Non-convertible 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
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	N/A N/A N/A N/A N/A N/A NO Exemption from subordination	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 NO Exemption from subordination	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	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 No Exemption from subordination Pari pasu to Deposit Liabilities No	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	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 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
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	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 No Exemption from subordination Pari pasu to Deposit Liabilities No	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	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 No Exemption from subordination Pari pasu to Deposit Liabilities No	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 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 No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible 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 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 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	Non-convertible 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments s except as noted)				
(Ş IIIIIII Ç)	s except as noted)				
				Included in TLAC not included	
1	Issuer	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DMX9	06368DNC4	06368DNF7	06368DNH3
		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	Comtractual	Contractual	Contractual	Contractual
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6 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	Care 12 to modulion	outer 12 to modulion	o and i i i i i i i i i i i i i i i i i i i	outer 12 to metrament
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	Liability fair value ention		Liebility foir value ention	1.5 Liability - fair value option
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 1-Dec-2020	Liability - fair value option 14-Dec-2020	Liability - fair value option 14-Dec-2020	, ,
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	1-Dec-2030		14-Dec-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 1-December-2021	At par on 14-December-2021	14-Dec-21	15-Dec-21
		At par on each December and	At par on each December and	On each December and June	On each December and June
		June 1, commencing	June 14, commencing	14, commencing December	15, commencing December
		December 1, 2021 up to and	December 14, 2021 up to and	, ,	15, 2021 up to and excluding
16	Subsequent call dates, if applicable Coupons/dividends	excluding the maturity date	excluding the maturity date	the maturity date	the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.50%		Zero Coupon, 1.83%	Zero Coupon, 1.70%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or	Mandatani	Mandatan	Mandatani	Mandatan
20	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	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	. 4. 1	. 41. 3	. 4. 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 31	Write-down feature If write-down, write-down trigger (s)	INO	INO	INO	INO
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
24	If temporary write-down, description of write-				
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
- J.u	- A		z	, nom caporamation	,, rom eaboramation
	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
5/		IN/A	INA	11/71	IN/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: 06368DN	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368D

	tures Of Regulatory Capital Instruments s except as noted)				
(Şillilili Ç	s except as noted)				
				Included in TLAC not included	Included in TLAC not included
1	Issuer	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DNK6	06368DNL4	06368DNJ9	06368DNQ3
		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
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	7.5	5	4.5	9.728
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	18-Dec-2020	21-Dec-2020 Dated	29-Dec-2020 Dated	30-Dec-2020 Dated
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 18-Mar-2033	21-Dec-2030	29-Dec-2030	30-Dec-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	18-Dec-21	At par on 21-December-2021	At par on 29-December-2021	At par on 30-December-2021
		On each March, June,			
		September and June 18,	At par on each December and	•	
		commencing December 18, 2021 up to and excluding the	June 21, commencing December 21, 2021 up to and	June 29, commencing December 29, 2021 up to and	June 30, commencing December 30, 2021 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	Fixed Zero Coupon, 1.96%	Fixed	Fixed 1.25%-2.50%	Fixed 1.50%-2.00%
18 19	Coupon rate and any related index Existence of a dividend stopper	No	1.50%-2.00% No	No	No
	Fully discretionary, partially discretionary or	110		110	
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible		Cumulative Non-convertible	Cumulative Non-convertible
23 24	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	N/A
20	If convertible specify instrument type convertible into				
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32 33	If write-down, full or partial If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No No	·	No	No No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus				
	Complement to Deep Chalf December 195				
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Torms CHOID 000000	Final Terms - CUSIP: 06368DN	Final Torms OHOD: 000000	Final Torms - CUOID: 000000

	stures 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	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06368EBV3	227976314	227766433	06368DNZ3
	for private placement)	06366EBV3	22/9/6314	221160433	06366DN23
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 15		USD 250	0.8
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	31-Dec-2020	, ,	13-Jan-2021	20-Jan-2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	31-Dec-2037		13-Jan-2061	20-Jan-2028
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 31-December-2021	At par on 06-January-2023	13- lan-26	At par on 20-January-2022
	redemption amount / initial maturity	At par on or December 2021	At par on oo dandary 2020	10 0411 20	At par on 20 dandary 2022
		At par on each June 30 and	At par on each January 06,	Each January 13,	At par on each January and
		December 31, commencing	commencing January 06,	commencing January 13,	July 20, commencing January
		December 31, 2021 up to and		2026 up to and excluding the	20, 2022 up to and excluding
16	Subsequent call dates, if applicable	excluding the maturity date	maturity date	maturity date.	the maturity date
			,	•	·
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
17 18		Fixed 2.00%		Fixed Zero Coupon, 2.70%	Fixed 1.30%-1.75%
	Fixed or floating dividend/coupon				
18	Fixed or floating dividend/coupon Coupon rate and any related index	2.00%	2.12%	Zero Coupon, 2.70%	1.30%-1.75%
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	2.00%	2.12%	Zero Coupon, 2.70%	1.30%-1.75%
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	2.00% No Mandatory No	2.12% No Mandatory No	Zero Coupon, 2.70% No Mandatory No	1.30%-1.75% No Mandatory
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	2.00% No Mandatory No Cumulative	2.12% No Mandatory No Cumulative	Zero Coupon, 2.70% No Mandatory No Cumulative	1.30%-1.75% No Mandatory No Cumulative
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	2.00% No Mandatory No Cumulative Non-convertible	2.12% No Mandatory No Cumulative Non-convertible	Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible	1.30%-1.75% 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% No Mandatory No Cumulative Non-convertible N/A	2.12% No Mandatory No Cumulative Non-convertible N/A	Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A	1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	2.00% No Mandatory No Cumulative Non-convertible N/A N/A	2.12% No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A	1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.30%-1.75% 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	2.00% No Mandatory No Cumulative Non-convertible N/A N/A	2.12% No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A	1.30%-1.75% 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	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.30%-1.75% 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% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.30%-1.75% 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.30%-1.75% 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, 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% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination	1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 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)	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	2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description 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% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	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	2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	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	2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Zero Coupon, 2.70% 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%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No N/A N/A
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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	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	2.12% 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 NIP Offering Circular - July 16, NIP Prospectus Supplement	Zero Coupon, 2.70% 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 NIP Offering Circular - July 16, NIP Prospectus Supplement -	1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No 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	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	2.12% 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 NIP Offering Circular - July 16, NIP Prospectus Supplement	Zero Coupon, 2.70% 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 NIP Offering Circular - July 16, NIP Prospectus Supplement -	1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	2.00% 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	2.12% 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 NIP Offering Circular - July 16, NIP Prospectus Supplement	Zero Coupon, 2.70% 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, NIP Prospectus Supplement - Dec 9, 2020	1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A

(2 11111111011	atures Of Regulatory Capital Instruments				
	ns except as noted)				
			Included in TLAC not included		
		in regulatory capital	ŭ i	in regulatory capital	in regulatory capital
1	Issuer	BMO	ВМО	ВМО	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368EBW1	06368ECG5	06368DPH1	06368DPP3
	for private placement)	06366EBW1	06366ECG3	06366DFH1	00300DFF3
		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
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				
54	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	- Communication	oonaotaa.	- Communication	Communication
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A		N/A	N/A
9	Par value of instrument	USD 0.597	USD 19.59	25	8.162
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	25-Jan-2021	28-Jan-2021	1-Feb-2021	16-Feb-2021
12	Perpetual or dated	Dated 25 Jan 2041	Dated 29 Jan 2029	Dated 1 Feb 2029	Dated
13 14	Original maturity date / Final maturity	25-Jan-2041 Yes	28-Jan-2028 Yes	1-Feb-2028 Yes	16-Feb-2031 Yes
14	Issuer call subject to prior supervisory approval	100	153	100	100
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 25-January-2022	At par on 28-January-2022	1-Feb-22	At par on 16-February-2022
		At par on each January 25		Each February and August 1,	At par on each February and
		and July 25, commencing		commencing February 1,	August 16, commencing
4.0		January 25, 2022 up to and		2022 up to and excluding the	February 16, 2022 up to and
16	Subsequent call dates, if applicable	excluding the maturity date	excluding the maturity date	maturity date	excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
	Coupon rate and any related index				
18 19	Existence of a dividend stopper	No		Zero Coupon, 1.45% No	1.50%-2.50% No
13	Fully discretionary, partially discretionary or	140	110	110	
20					110
		Mandatory	Mandatory	Mandatory	
	mandatory	Mandatory No	,	Mandatory No	Mandatory
21	mandatory Existence of a step up or other incentive to redeem	Mandatory No Cumulative	No	No	Mandatory No
	mandatory	No	No Cumulative		Mandatory
21 22	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative Non-convertible	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 N/A	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 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 N/A N/A	No Cumulative Non-convertible N/A 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	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	No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Cumulative Non-convertible N/A N/A N/A	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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion 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 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 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 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	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	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, pacify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No 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	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 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, 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)	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 Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A P/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 Portion 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 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 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence 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)	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 Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A P/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 Portion 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 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 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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 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 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 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence 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	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 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence 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	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	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	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	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, pacify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	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	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 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 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, 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 N/A MTN 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 N/A MTN 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	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, pacify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A 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

(5 million	atures Of Regulatory Capital Instruments				
,	ns except as noted)				
			Included in TLAC not included		
		in regulatory capital	in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	ВМО	ВМО	ВМО	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368EED0	06368EF72	06368DPJ7	06368DPU2
	for private placement)	00308EED0	00306EF72	00300DF37	00308DF 02
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein		therein	therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A		N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	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	Carlor 12 to morament	Carlot 12 to morament		Curer 12 to mediament
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 2	USD 11.291	USD 5	2.698
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	16-Feb-2021		22-Feb-2021	2-Mar-2021
12	Perpetual or dated	Dated 46 Feb 2020	Dated 40 Feb 2027	Dated 22 Feb 2027	Dated 2 Mar 2020
13 14	Original maturity date / Final maturity	16-Feb-2028 Yes	19-Feb-2027 Yes	22-Feb-2027 Yes	2-Mar-2029 Yes
14	Issuer call subject to prior supervisory approval	169	169	1 53	100
	Outland all data and a state of				
45	Optional call date, contingent call dates and	At per on 16 Eabruary 2022	At par an 10 Eabruary 2022	At nor on 22 Enhance 2022	At nor on 2 Moreh 2022
15	redemption amount / Initial maturity	At par on 16-February-2023	At par on 19-February-2023	At par on 22-February-2022	At par on 2-March-2022
		At par on each February 16		At par on each February and	At par on each March and
		and August 16, commencing	and August 19 commencing	August 22, commencing	September 2, commencing
16	Subsequent call dates, if applicable	February 16, 2023 up to and excluding the maturity date		February 22, 2022 up to and excluding the maturity date	March 2, 2022 up to and excluding the maturity date
10	Coupons/dividends	exoluting the maturity date	exoluting the maturity date	excitating the maturity date	excitating the maturity date
47			Fixed	Fixed	
17	Fixed or floating dividend/coupon	Fixed			Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 1.00%		1.05%-1.30%	Fixed 1.35%-2.25%
18	Coupon rate and any related index	1.00%	1.05%	1.05%-1.30%	1.35%-2.25%
18 19 20	Coupon rate and any related index Existence of a dividend stopper	No Mandatory	No Mandatory	1.05%-1.30% No Mandatory	1.35%-2.25% 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	1.05%-1.30% No Mandatory	1.35%-2.25% No Mandatory
18 19 20 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory No Cumulative	1.05% No Mandatory No Cumulative	1.05%-1.30% No Mandatory No Cumulative	1.35%-2.25% 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	No Mandatory No Cumulative Non-convertible	1.05%-1.30% No Mandatory No Cumulative Non-convertible	1.35%-2.25% 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 Non-convertible N/A	1.05% No Mandatory No Cumulative Non-convertible N/A	1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A	1.35%-2.25% No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	1.05% No Mandatory No Cumulative Non-convertible N/A N/A	1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A	1.35%-2.25% 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	1.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.35%-2.25% 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	1.05% No Mandatory No Cumulative Non-convertible N/A N/A	1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A	1.35%-2.25% 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, 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 N/A	1.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.35%-2.25% 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	1.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.35%-2.25% 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	1.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.35%-2.25% 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	1.35%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 22 22 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	1.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.35%-2.25% 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	1.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.35%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 22 22 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	1.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.35%-2.25% 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	1.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.35%-2.25% 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	1.35%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	1.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	1.35%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	1.35%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination	1.35%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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	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	1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination	1.35%-2.25% 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	1.35%-2.25% 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 349	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	1.05%-1.30% 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	1.35%-2.25% 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 349	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	No Mandatory No Cumulative Non-convertible 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 No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	1.05%-1.30% 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	1.35%-2.25% 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 349	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	1.05%-1.30% 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	1.35%-2.25% 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 349	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	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 Pari pasu to Deposit Liabilities No N/A MTN Prospectus	1.05%-1.30% 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	1.35%-2.25% 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
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 issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 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	1.05%-1.30% 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	1.35%-2.25% 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 349	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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 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 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 Pari pasu to Deposit Liabilities No N/A MTN Prospectus	1.05%-1.30% 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	1.35%-2.25% 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
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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus Supplement	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	1.05%-1.30% 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	1.35%-2.25% 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

	tures Of Regulatory Capital Instruments s except as noted)				
(Ç	s except as noted)				
				Included in TLAC not included	
1	Issuer	in regulatory capital BMO			
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	50	20	20	50
2	for private placement)	06368DQE7	06368DQD9	06368DQH0	06368DQK3
		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
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	3		4	2.2
10	Accounting classification	Liability - fair value option			
11	Original date of issuance / Settlement	10-Mar-2021	10-Mar-2021	12-Mar-2021	12-Mar-2021
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 10-Mar-2027	Dated 10-Mar-2029	Dated 12-Mar-2031	Dated 12-Mar-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 10-March-2022	At par on 10-March-2022	At par on 12-March-2022	At par on 12-March-2022
		At par on each March and			
		September 10, commencing March 10, 2022 up to and	September 10, commencing March 10, 2022 up to and	September 12, commencing March 12, 2022 up to and	September 12, commencing March 12, 2022 up to and
16	Subsequent call dates, if applicable	excluding the maturity date			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed 1.45%-2.00%	Fixed 1.05%	Fixed 2.15%-2.65%	Fixed 1.30%-1.75%
18 19	Coupon rate and any related index Existence of a dividend stopper	No	1	No	No
	Fully discretionary, partially discretionary or			110	110
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
23	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A		Non-convertible N/A	N/A
25	If convertible, fully or partially	N/A		N/A	N/A
26	If convertible, conversion rate	N/A		N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	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 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			F 2 2 2 2 2	F 0 1 1 1
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities			
36	Non-compliant transitioned features	No	No	No .	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus				
	Supplement to Base Shelf Prospectus (if applicable)				
	Sapplement to page offers i rospectus (ii applicable)				
	Pricing Supplement (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06369D0	Final Terms - CUSIP: 06368D0	Final Terms - CUSIP: 06369D0	Final Terms - CUSIP: 06368D
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	stures Of Regulatory Capital Instruments as except as noted)				
(Ç	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
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DQJ6	06368DQG2	06368DQM9	06368DQS6
		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
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	Contractual
	Regulatory treatment	Contractadi	Contractaci	Contractad	Contractadi
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	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A		N/A	N/A
9 10	Par value of instrument Accounting classification	1.5 Liability - fair value option	1.568 Liability - fair value option	3.056 Liability - fair value option	14 Liability - fair value option
11	Original date of issuance / Settlement	12-Mar-2021	15-Mar-2021	19-Mar-2021	22-Mar-2021
12	Perpetual or dated	Dated		Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	12-Mar-2026 Yes	15-Mar-2028 Yes	19-Mar-2029 Yes	22-Mar-2028 Yes
14	issuer 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 12-March-2022	At par on 15-March-2022	At par on 19-March-2022	At par on 22-March-2022
		At par on each March and	•	At par on each March and	At par on each March and
		September 12, commencing March 12, 2022 up to and		September 19, commencing March 19, 2022 up to and	September 22, commencing March 22, 2022 up to and
16	Subsequent call dates, if applicable	excluding the maturity date		excluding the maturity date	excluding the maturity date
47	Coupons/dividends	Ethio d	Et al.	Fired	Firm d
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 1 450%	Fixed 1.40%-2.25%	Fixed 1.60%-2.75%	Fixed 1.75%-2.55%
19	Existence of a dividend stopper	No		No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	·	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem 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	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	1 1// 1	1 1// 1	19/1	14/1
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it converts				
29 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	INO
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write- down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
			,		
	Position in subordination hierarchy in liquidation (specify	Designation of the second of t	D-d	Designation Designation 1	Designation of the second
35	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
	L INDICADIDATE LI GUSTUUTEU TEGLULES			N/A	N/A
36		IN/A	į . ·		
	If yes, specify non-compliant features	N/A			
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	IN/A			
36	If yes, specify non-compliant features	N/A			
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	IVA			
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	IVA			
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus		Final Terms - CUSIP: 06368D0		

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)				
			Included in TLAC not included		
			in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	ВМО	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DQT4	06368DQU1	06368DRA4	232479965
	ioi private piacement)	0000000014	0030000001	00300DIXA4	23241 9303
		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				
8	millions, as of most recent reporting date)	N/A 10	N/A	N/A	N/A USD 170
9	Par value of instrument Accounting classification	Liability - fair value option			
11	Original date of issuance / Settlement	22-Mar-2021	22-Mar-2021	1-Apr-2021	15-Apr-2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	22-Mar-2031	22-Mar-2028	1-Apr-2031	15-Apr-2061
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-March-2022	22-Mar-22	At par on 01-April-2022	15-Apr-26
		At par on each March and	Each March and September	At par on each April and	
		September 22, commencing	22, commencing March 22,	October 01, commencing April	Each April 15, commencing
				01, 2022 up to and excluding	April 15, 2026 up to and
16	Subsequent call dates, if applicable	excluding the maturity date	maturity date	the maturity date	excluding the maturity date.
	Coupons/dividends	le:			F: 1
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	2.00%-2.75% No	Zero Coupon, 2.05%	2.25%-3.00% No	Zero Coupon, 3.55%
- 13	Fully discretionary, partially discretionary or	110	110	110	110
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 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	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	, , , , , , , , , , , , , , , , , , , ,				
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it converts	N1/A	21/2	ALVA	21/2
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	Pari pagu ta Deposit Lighilisina	Pari pasu to Deposit Liabilities	Pari pagu ta Deposit Liahilisiaa	Pari pagu ta Deposit Lighilisian
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
<u> </u>	, , , ,				
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	i i ospettus				NIP Offering Circular - July 16,
	Supplement to Base Shelf Prospectus (if applicable)				NIP Prospectus Supplement - February 26, 2021
—	,				I CUIUAIY 20, 2021
	Pricing Supplement (if applicable)				
	and become (in additional)	Final Terms - CUSIP: 06368D0	Final Terms - CUSIP: 06368D0	Final Terms - CUSIP: 06368DF	Final Terms - CUSIP: 2324799

/C mailliam	stures Of Regulatory Capital Instruments				
nollilin <i>¢)</i>	s except as noted)				
			Included in TLAC not included		
		in regulatory capital	ŭ ,	in regulatory capital	in regulatory capital
1	Issuer	ВМО	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DRU0	06368EJF0	06368DRX4	06368DRW6
	for private placement)	06366DR00	06366EJF0	00306DRA4	06366DRW6
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein		therein	therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A		N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	5	USD 6.7	2.505	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	16-Apr-2021	20-Apr-2021	30-Apr-2021	3-May-2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	16-Apr-2031	20-Apr-2026	30-Apr-2031	3-May-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and	40.400	A4 00 A 1 0000	A4 00 A 0000	A4 0 M 0000
15	redemption amount / Initial maturity	16-Apr-22	At par on 20-April-2022	At par on 30-April-2022	At par on 3-May-2022
		Each April and October 16,		At par on each April and	At par on each May and
		A 1 40 0000	October 20 commencing	October 30, commencing April	
ĺ		commencing April 16, 2022			
16	Color work will date: "Constitution	up to and excluding the	April20, 2022 up to and	30, 2022 up to and excluding	May 3, 2022 up to and
16	Subsequent call dates, if applicable	3 1 ,	April20, 2022 up to and		,
	Coupons/dividends	up to and excluding the maturity date	April20, 2022 up to and excluding the maturity date	30, 2022 up to and excluding the maturity date	May 3, 2022 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	up to and excluding the maturity date	April20, 2022 up to and excluding the maturity date	30, 2022 up to and excluding the maturity date	May 3, 2022 up to and excluding the maturity date
	Coupons/dividends	up to and excluding the maturity date	April20, 2022 up to and excluding the maturity date Fixed 1.300%	30, 2022 up to and excluding the maturity date	May 3, 2022 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	up to and excluding the maturity date Fixed Zero Coupon, 2.60%	April20, 2022 up to and excluding the maturity date Fixed 1.300%	30, 2022 up to and excluding the maturity date Fixed 2.15%	May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	up to and excluding the maturity date Fixed Zero Coupon, 2.60%	April20, 2022 up to and excluding the maturity date Fixed 1.300%	30, 2022 up to and excluding the maturity date Fixed 2.15%	May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80%
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	up to and excluding the maturity date Fixed Zero Coupon, 2.60% No Mandatory No	April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No	30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory	May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	up to and excluding the maturity date Fixed Zero Coupon, 2.60% No Mandatory No Cumulative	April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative	30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative	May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	up to and excluding the maturity date Fixed Zero Coupon, 2.60% No Mandatory No Cumulative Non-convertible	April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative Non-convertible	30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative Non-convertible	May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	up to and excluding the maturity date Fixed Zero Coupon, 2.60% No Mandatory No Cumulative Non-convertible N/A	April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative Non-convertible N/A	30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A	May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	up to and excluding the maturity date Fixed Zero Coupon, 2.60% No Mandatory No Cumulative Non-convertible N/A N/A	April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative Non-convertible N/A N/A	30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A	May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	up to and excluding the maturity date Fixed Zero Coupon, 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative Non-convertible N/A N/A N/A	30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	up to and excluding the maturity date Fixed Zero Coupon, 2.60% No Mandatory No Cumulative Non-convertible N/A N/A	April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative Non-convertible N/A N/A	30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A	May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	up to and excluding the maturity date Fixed Zero Coupon, 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative Non-convertible N/A N/A N/A	30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	up to and excluding the maturity date Fixed Zero Coupon, 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative Non-convertible N/A N/A N/A	30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	up to and excluding the maturity date Fixed Zero Coupon, 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	up to and excluding the maturity date Fixed Zero Coupon, 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	up to and excluding the maturity date Fixed Zero Coupon, 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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	up to and excluding the maturity date Fixed Zero Coupon, 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, annuatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	up to and excluding the maturity date Fixed Zero Coupon, 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	up to and excluding the maturity date Fixed Zero Coupon, 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	up to and excluding the maturity date Fixed Zero Coupon, 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO	May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	up to and excluding the maturity date Fixed Zero Coupon, 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO	May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	up to and excluding the maturity date Fixed Zero Coupon, 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO	May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	up to and excluding the maturity date Fixed Zero Coupon, 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
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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, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	up to and excluding the maturity date Fixed Zero Coupon, 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A 2020	April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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	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		ВМО	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06368DSD7	06368DSQ8	06368DSP0	06368DTC8
	for private placement)	06366D3D7	06366D3Q6	06366DSF0	06366D1C8
		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 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 morament		Culot 12 to mediamon	Culor 12 to monument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	14.788	8.641	4.503	10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	5-May-2021	14-May-2021	17-May-2021	25-May-2021
12	Perpetual or dated	Dated 5 May 2020	Dated 14 May 2020	Dated 17 May 2021	Dated 25 May 2026
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	5-May-2029 Yes	14-May-2029 Yes	17-May-2031 Yes	25-May-2026 Yes
14	issue. can subject to prior supervisory approvar			1.55	
	Ontional call date continuent call dates and				
15	Optional call date, contingent call dates and 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 25-May-2022
13	redemption amount / mittal maturity	71 par on 5 May 2022	71 par on 14 may 2022	The part of 17 May 2022	711 par 011 23 may 2022
		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 5, commencing	November 14, commencing	November 17, commencing	November 25, commencing
		May E 2022 yan ta and			May OF 2022 up to and
16	Subsequent call dates if applicable		May 14, 2022 up to and excluding the maturity date	May 17, 2022 up to and excluding the maturity date	May 25, 2022 up to and excluding the maturity date
16	Subsequent call dates, if applicable	May 5, 2022 up to and excluding the maturity date	excluding the maturity date	excluding the maturity date	May 25, 2022 up to and excluding the maturity date
16 17	Coupons/dividends				
		excluding the maturity date	excluding the maturity date	excluding the maturity date Fixed	excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	excluding the maturity date Fixed	excluding the maturity date Fixed	excluding the maturity date Fixed	excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	excluding the maturity date Fixed 1.75%-3.15% No	excluding the maturity date Fixed 1.75%-3.15% No	excluding the maturity date Fixed 2.20% No	excluding the maturity date Fixed 1.40%-1.80% 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	excluding the maturity date Fixed 1.75%-3.15% No Mandatory	excluding the maturity date Fixed 1.75%-3.15% No Mandatory	excluding the maturity date Fixed 2.20% No Mandatory	excluding the maturity date Fixed 1.40%-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	excluding the maturity date Fixed 1.75%-3.15% No Mandatory No	excluding the maturity date Fixed 1.75%-3.15% No Mandatory No	excluding the maturity date Fixed 2.20% No Mandatory No	excluding the maturity date Fixed 1.40%-1.80% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative	excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative	excluding the maturity date Fixed 2.20% No Mandatory No Cumulative	excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible	excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible	excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible	excluding the maturity date Fixed 1.40%-1.80% 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)	excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A	excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A	excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A	excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible	excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible	excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible	excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A	excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A	excluding the maturity date Fixed 1.40%-1.80% 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	excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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
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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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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	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
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(\$ million	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	ВМО	DIVIO
2	for private placement)	234446690	06368DTV6	06368DTX2
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 100	20.64	1.295
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	9-Jun-2021 Dated	24-Jun-2021 Dated	28-Jun-2021 Dated
13	Original maturity date / Final maturity	9-Jun-2061	24-Jun-2029	28-Mar-2044
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	9-Jun-26	At par on 24-Jun-2022	28-Jun-22
16	Subsequent call dates, if applicable Coupons/dividends	Each June 9, commencing June 9, 2026 up to and excluding the maturity date.	At par on each June and December 24, commencing June 24, 2022 up to and excluding the maturity date	Each March, June, September and December 28, commencing June 28, 2022 up to and excluding the maturity date.
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 3.50%		Zero Coupon, 3.25%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
21 22	Existence of a step up or other incentive to redeem 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 If convertible, mandatory or optional conversion	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
	If convertible, specify issuer of instrument it converts			
	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	Francisco (Francisco () " "	Francisco (1 " "
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination 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	NIP Offering Circular - July 16, 2	020	
	Supplement to Base Shelf Prospectus (if applicable)			
l		i		i

	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)	06368DTY0	06368DUC6	06368DUF9
	ioi private piacement)	003000110	003000000	00300D013
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
3	Coverning law(s) of the instrument	laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	uiereni	uicieiii	uiciciii
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1.02	4.038	6.51
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 28-Jun-2021	Liability - fair value option 2-Jul-2021	Liability - fair value option 6-Jul-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Mar-2043	2-Jul-2029	6-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	28-Jun-22	At par on 2-Jul-2022	At par on 6-Jul-2022
		Each March, June, September	At par on each January and July	At par on each January and July
		and December 28, commencing	, , , , ,	6, commencing July 6, 2022 up
16	Subsequent call dates, if applicable	June 28, 2022 up to and excluding the maturity date.	to and excluding the maturity date	to and excluding the maturity date
10	Coupons/dividends	oxoluaning the maturity date.	dato	dato
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	Zero Coupon, 3.22% No	2.20% No	2.00% No
	Fully discretionary, partially discretionary or	110	110	110
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 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
26	·			
	If convertible, mandatory or optional conversion	N/A	N/A	N/A
		N/A	N/A	IV/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No	N/A No
28 29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A	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 32	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A	N/A	N/A
28 29 30 31 32 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
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
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 No	N/A No Exemption from subordination	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 No Exemption from subordination Pari pasu to Deposit Liabilities	N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A No Exemption from subordination Pari pasu to Deposit Liabilities
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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

10 Accounting classification Liability - fair value option Liability - fair value option Liability - fair value option 11 Original date of issuance / Settlement 20-Jul-2021 21-Jul-2021 6-Aug-202 12 Perpetual or dated Dated Dated 13 Original maturity date / Final maturity 20-Jul-2029 21-Jul-2026 6-Aug-203 14 Issuer call subject to prior supervisory approval Yes Yes Optional call date, contingent call dates and		tures Of Regulatory Capital Instruments			
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10	8		N/A	N/A	N/A
11 Original date of issuance / Settlement 12 Peppetual 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 Optional call date, contingent call dates and redemption amount / Initial maturity 17 At par on each January and July At par on 21-Jul-2022 18 At par on 21-Jul-2022 19 At par on 21-Jul-2022 19 At par on 21-Jul-2022 20 Commencing July 20, 2022 30 Commencing July 20, 2022 30 Commencing July 20, 2022 30 Commencing July 20, 2022 31 Fixed or floating dividend/rougen 32 Fixed or floating dividend/rougen 33 Convertible or dividender or camelative 34 Description and convertible to redem Set of the Commencing July 21 Commencing July 22 Commencing July 23 Commencing July 24 Commencing July 26 Commencing July 27 Commencing July 28 Commencing August 6 Commencing July 28 Commencing July 28 Commencing August 6 Commencing July 28 Commencing July 28 Commencing August 6 Commencing July 28 Commencing August 6 Commencing July 28 Commencing August 6 Commencing July 28					4
Perpetual or dated Dated Dated Dated C-Aug-203		· ·			
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Subsequent call dates, if applicable date date date Coupons/dividends Fixed Fixe					
Coupons/dividends	16	Subsequent call dates, if applicable	,		
18 Coupon rate and any related index 19 Existence of a dividend stopper No Fully discretionary, partially discretionary or Mandatory No No No No No No No No No No-convertible Cumulative Cumulative Cumulative Cumulative Non-convertible Non-convert		Coupons/dividends			
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Mandatory Mandatory Mandatory Mandatory		·			
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, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partiall 33 If write-down, description of write-down mechanism 34 Type of subordination 35 If write-down, description of write-down mechanism 36 Non-compliant transitioned features 37 Non-compliant transitioned features 38 Non-compliant transitioned features 39 Non-compliant transitioned features 30 Non-compliant transitioned features 31 Non-compliant transitioned features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Supplement (if applicable) 36 Supplement (if applicable) 37 Pricing Supplement (if applicable) 38 VAA N/A N/A N/A N/A 39 N/A 30 N/A 30 N/A 30 N/A 30 N/A 30 N/A 30 N/A 31 N/A 32 N/A 33 N/A 34 N/A 34 N/A 34 N/A 35 N/A 36 Non-compliant transitioned features 36 Non-compliant features 37 No 38 Non-compliant features 39 Non-compliant features 30 N/A 31 N/A 32 N/A 33 N/A 34 N/A 34 N/A 35 N/A 36 N/A 37 N/A 38 N/A 39 N/A 39 N/A 39 N/A 39 N/A 39 N/A 30 N/A 31 N/A 31 N/A 32 N/A 33 N/A 34 N/A 34 N/A 34 N/A 35 N/A 36 N/A 37 N/A 38 N/A 39 N/A 39 N/A 39 N/A 39 N/A 39 N/A 30 N/A 3		,		·	,
Convertible or non-convertible Non-convertible Non-convertible Non-convertible Non-convertible					
1	23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 Into My/A 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If write-down, description of write-down mechanism 35 Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 Non-compliant transitioned features 38 Non-compliant transitioned features 39 Non-compliant transitioned features 30 Non-compliant transitioned features 31 Non-compliant transitioned features 32 Non-compliant transitioned features 33 Non-compliant transitioned features 34 Non-compliant transitioned features 35 Non-compliant transitioned features 36 Non-compliant transitioned features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 30 Non-compliant features 30 Non-compliant features 30 Non-compliant features 30 Non-compliant features 30 Non-compliant features 30 Non-comp					
27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A 30 Write-down feature No No No No No 31 If write-down, full or partial 32 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 No No No 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)			1-1	-	-
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 N/A N/A N		,			
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 N/A N/A N	25	If any on the control of the control			
29 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)	28				
If write-down, write-down trigger (s)	29		N/A	N/A	N/A
If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features No If yes, specify non-compliant features No Prospectus / Base Shelf Prospectus / Short Form Prospectus Pricing Supplement (if applicable) If write-down, permanent or temporary Exemption from subordination			No	No	No
If temporary write-down, description of write- down mechanism 34 Type of subordination					
34 down mechanism Exemption from subordination Pari pasu to Deposit Liabilities Pa					
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	3.5	· · · · · · · · · · · · · · · · · · ·			
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities			Exemption from subordination	Exemption from subordination	Exemption from subordination
35 instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities No No No No No No No N	5.0		p.s.s	p.s.s	sing and a solid a
36 Non-compliant transitioned features No No No No No No No No No 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)			·		· · · · · · · · · · · · · · · · · · ·
Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)		'			
Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)					
Pricing Supplement (if applicable)					
Pricing Supplement (if applicable)		Supplement to Base Shelf Prospectus (if applicable)			
	<u> </u>	The state of the s			
		Pricing Supplement (if applicable)			
		- ,,	Final Terms - CUSIP: 06368DUT	Final Terms - CUSIP: 06368DUS	Final Terms - CUSIP: 06368DVF

	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DVL5	06368DVM3	06368DVV3
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	therein	therein	therein
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	A1/A	A1/A	A1/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1	5	5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	6-Aug-2021	10-Aug-2021 Dated	17-Aug-2021
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 6-Aug-2028	10-Aug-2026	Dated 17-Aug-2036
13	Issuer call subject to prior supervisory approval	Yes 6-Aug-2028	Yes 10-Aug-2026	Yes 17-Aug-2036
15	Optional call date, contingent call dates and redemption amount / Initial maturity	6-Aug-22	10-Aug-22	17-Aug-22
16	Subsequent call dates, if applicable	Each February and August 6, commencing August 6, 2022 up to and excluding the maturity date	Each February and August 10, commencing August 10, 2022 up to and excluding the maturity date	Each February and August 17, commencing August 17, 2022 up to and excluding the maturity date
47	Coupons/dividends	Fixed	Fixed	Fixed
17	Fixed or floating dividend/coupon	Fixed Zero Coupon, 1.88%	Fixed Zero Coupon, 1.47%	Fixed Zero Coupon, 2.71%
18 19	Coupon rate and any related index Existence of a dividend stopper	No	No	No
19	Fully discretionary, partially discretionary or	140	NO	140
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/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			
I	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination Position in subordination hierarchy in liquidation (specify	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
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: 06368DVL	Final Terms - CUSIP: 06368DVN	Final Terms - CUSIP: 06368DV\

	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	ВМО	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DVW1	06368DVX9	06368DWC4
2	Course laude) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3 3a	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	ulereili	unerenn	unerenn
Sd	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N 1/A	21/2	
8	millions, as of most recent reporting date)	N/A	N/A 1.5	N/A
9	Par value of instrument Accounting classification	3 Liability - fair value option	Liability - fair value option	0.5 Liability - fair value option
11	Original date of issuance / Settlement	13-Aug-2021	23-Aug-2021	24-Aug-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	13-Aug-2031	23-Aug-2031	24-Aug-2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 13-Aug-2022	At par on 23-Aug-2022	At par on 24-Aug-2022
16	Subsequent call dates, if applicable Coupons/dividends	At par on each February and August 13, commencing August 13, 2022 up to and excluding the maturity date	At par on each February and August 23, commencing August 23, 2022 up to and excluding the maturity date	24, 2022 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.00%-2.50%		2.00%-2.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/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	N/Λ
29 30	into Write-down feature	N/A No	N/A No	N/A No
30	If write-down, write-down trigger (s)	INO	INO	140
31	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, full or partial			
- 55	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DVV	Final Terms - CUSIP: 06368DVX	Final Terms - CUSIP: 06368DW

	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)	06368DWP5	06368DWR1	06368DWS9
	ioi private piacement)	00300DW13	00300DWK1	00300DW39
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
3	Coverning law(s) of the instrument	laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	uiereiii	uiereiii	uicieiii
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	15.95		1.3
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 26-Aug-2021	Liability - fair value option 1-Sep-2021	Liability - fair value option 7-Sep-2021
12	Perpetual or dated	Dated 20-Aug-2021	Dated	Dated
13	Original maturity date / Final maturity	26-Aug-2031	1-Sep-2031	7-Sep-2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 26-Aug-2022	At par on 1-Sep-2022	At par on 7-Sep-2022
		At par on each February and	At par on each March and	At par on each March and
		August 26, commencing August	September 1, commencing	September 7, commencing
16	Subsequent call dates, if applicable	26, 2022 up to and excluding the maturity date	September 1, 2022 up to and excluding the maturity date	September 7, 2022 up to and excluding the maturity date
10	Coupons/dividends	and maturity date	oxolading the maturity date	oxoldanig tilo mataniy dato
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	2.10% No	1.93% No	2.00% No
15	Fully discretionary, partially discretionary or	110	110	110
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem 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 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			
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	Examplian force sub- P - C	Examplian force sub- P - C	Examplian force sub- 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 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A
31		1 1/2 1	1 1977 \$	1 1/2 5
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
1			1	
	Pricing Sunnlement (if annlicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DW	Final Terms - CUSIP: 06368DW	Final Terms - CUSIP: 06368DW

	itures 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	002005WM0	002000	000005VD0
2	for private placement)	06368EWM0	06368DXD1	06368EXR8
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	uicioiii	unorom	uncronn
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N/A	N/A	N/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
8 9	Par value of instrument	USD 25.15		USD 25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	17-Sep-2021	22-Sep-2021	22-Sep-2021
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	17-Mar-2026 Yes	22-Sep-2031 Yes	22-Sep-2028 Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 17-Mar-2022		At par on 22-Sep-2022
16	Subsequent call dates, if applicable	At par on each March, June, September, and December 17, commencing March 17, 2022 up to and excluding the maturity date	Each March and September 22, commencing September 22, 2022 up to and excluding the maturity date	At par on each March, June, September, and December 22, commencing September 22, 2022 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index		Zero Coupon, 2.35%	0.0178
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
- 33	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35 36	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
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus		MTN Prospectus
	Constant Procedure Constant Co			
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement		MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Torms CURID: 06369EWI	Final Terms - CUSIP: 06368DXE	Final Torma CURID: 06269EVE

Province of Ontario and the laws of Canada applicable therein Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules N/A Transitional Basel III rules N/A N/A N/A N/A N/A N/A N/A N/		tures Of Regulatory Capital Instruments			
Suscept SHO SHO SHO SHO SHO SHO SHO SHO Shower	(\$ million	s except as noteoj			
Unique identifier lige CUSP (SM) or bisoemberg dentifier Contracting beard of the instrument Sometime in process of the contracting beard of the instrument Sometime in process of the contracting beard of the instrument Sometime in process of the contracting beard of the instrument Sometime in process of the contracting beard of the instrument Sometime in process of the contracting beard of the instrument Sometime in process of the contracting beard of the instrument Sometime in process of the LLX form sheet is activered for order LLX-clapible Sometime in process of the LLX form sheet is activered for order LLX-clapible Sometime in process of the LLX form sheet is activered for order LLX-clapible Sometime in process of the LLX form sheet is active to the contracting beard in the law of the LLX form sheet is active to the contracting beard in the law of the LLX form sheet is active to the law of the la	1	lection			
Province of Ontario and the base of Canada applicable before Active the which enforced property of the First Interest of Canada applicable before Makes by which enforced property of the FTAC elegation in the laws of Canada applicable before Makes by which enforced property of the FTAC elegation in the laws of Canada applicable before Introduced property of the FTAC elegation in the laws of Canada applicable before Makes of Canada applicable before Property elegation of the FTAC elegation in the laws of Canada applicable before Makes of Canada applicable before Contractual NA NA NA NA NA NA NA NA NA N			DIVIO	DIVIO	DIVIO
Bookering Bask() of the instrument of Section 13 American Section 14 American Section 15 American Section 15 American Section 15 American Section 16 American Section 16 American Section 16 American Section 17 American Section 17 American Section 18 American Sect	2	for private placement)	06368DXC3	238365937	238825270
Messis by which enforceshibly requirement of Section 13			Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
and the first of the information of the TAC rigidal of the TAC rigidal proteins of the TAC rigidal of the TAC rigidal proteins of the TAC rigidal of the TAC rigidal proteins of the TAC rigidal of the TAC	3	Governing law(s) of the instrument	• • •		
Instruments governed by foregat law) A regulatory testiment 4 Transitional Basel in India 5 Poststandischaft an India 6 Inglighte in unleg my programs with the second programs of		• • • • • • • • • • • • • • • • • • • •			
Regulation recomment 5 Prost-charactional Basel III rules NA NA NA NA NA 5 Prost-charactional Basel III rules NA NA NA NA NA NA NA NA NA NA NA NA NA NA NA NA Prost-charaction is selected in the special property of the prost of t	3a	·	Contractual	Contractual	Contractual
5 Prost transitional sizes III rules 6 Eligible at sologing outgroupstools 7 Instrument type 8 Amount recogned in registrory capital (currency in Instrument Conductive Conducti			Contractual	Contractual	Contractual
6 Bigible at sologroup/group/solo NA NA NA NA NA NA NA NA NA NA NA NA NA					
Anount recipion of regulatory capital (currency) in MA NA NA Commission, as of most recent reporting date) NA NA NA NA Commission of instrument (commission of instrument) NA NA NA NA NA NA NA NA NA NA NA NA NA					
A par on each March and September 23, commercing September 24, commerci					
8 millions, as of most recent reporting dated. 10 Accounting dissistification 11 Original deel instrument 11 Original deel missurement 12 September 27 12 Prepetual or fixtured 13 Accounting dissistification 14 Original date of instrument 15 Original date of instrument 16 Accounting dissistification 17 Original date of instrument 18 Original date of instrument 19 Origina			Other TEAC Instrument	Other TEAC Instrument	Other TLAC Instrument
10	8		N/A	N/A	N/A
11 Original date of issusures / settlement Dated Dated Dated Dated Dated September 27. Sep-2021 23-Sep-2061 27-Sep-2051 27-Sep	9	Par value of instrument	2	USD 250	EUR 6
Perpetual or dated Dated			,		
13 Original maturity date / final maturity					
Subsequent call date, contingent call dates and Optional call date, contingent call dates and Optional call date, contingent call dates and September 23, convertible of the Coupons/discletons of the					
Optional call date, contingent call dates and redemption amount / Initial maturity All par on 23-Sep-2022 23-Sep-26 27-Sep-2: All par on each March and September 23, commencing September 23, commencing September 23, commencing September 23, commencing September 23, commencing September 23, commencing September 23, commencing September 23, commencing September 23, 2023 up to and excluding the maturity date excluding the maturity date of the composition of footing dividend/coupon Fixed 0.018 Zero Coupon, 3.20% Zero Coupon, 1.38% No No No No No No No No No No No No No					
September 23, commencing September 23, 2028 up to and excluding the maturity date and excludin	15		At par on 23-Sep-2022	23-Sep-26	27-Sep-23
Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed Fixed Fixed Fixed Coupon rate and any related index 0.018 Zero Coupon, 3.20% Zero Coupon, 1.38% Zero Coupon, 1.38% Zero Coupon, 1.38% Zero Coupon, 1.38% Zero Coupon, 2.20% Zero Coupon, 1.38% Zero Coupon, 1.38% Zero Coupon, 1.38% Zero Coupon, 3.20% Zero Coupon, 1.38% Zero Coupon, 1.38% Zero Coupon, 3.20% Zero Coupon, 1.38% Zero Coupon, 2.20% Zero Coupon, 1.38% Zero Coupon, 3.20% Zero Coupon, 1.38% Zero Coupon, 3.20% Zero Coupon, 1.38% Zero Coupon, 3.20% Zero Coupon, 3.20% Zero Coupon, 1.38% Zero Coupon, 3.20% Zero Coupon, 1.38% Zero Coupon, 3.20%	16		September 23, commencing September 23, 2022 up to and	commencing September 23, 2026 up to and excluding the	commencing September 27, 2023 up to and excluding the
19 Existence of a dividend stopper No No No No No	17		Fixed	Fixed	Fixed
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory No No No No No Cumulative Cumulative Cumulative Cumulative Cumulative Non-convertible Non-conver	18				Zero Coupon, 1.38%
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 Non-convertible Non-conve	19		No	No	
Existence of a step up or other incentive to redeem					
22 Noncumulative or cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Non-convertible Non-con				,	
Convertible or non-convertible Non-convertible Non-convertible Non-convertible Non-convertible				-	
If convertible, conversion trigger (s)					
25 If convertible, fully or partially N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A					
27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into 16 If convertible, specify issuer of instrument it converts 29 into N/A N/A N/A N/A 30 Write-down feature No No No No 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary If temporary write-down, description of write-down mechanism 34 Type of subordination Exemption from subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 35 Non-compliant transitioned features No No No No No 37 If yes, specify non-compliant features No No No No No No No No No No No No No	25	If convertible, fully or partially	N/A	N/A	
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts 29 into N/A N/A N/A N/A N/A 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/	27	It 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/	28	If convertible, specify instrument type convertible into			
Write-down feature		If convertible, specify issuer of instrument it converts			
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 34 Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 If yes, specify non-compliant features 38 No No 39 If yes, specify non-compliant features 39 No No 30 If yes, specify non-compliant features 30 Nif Prospectus / Base Shelf Prospectus / Short Form 30 Prospectus 31 NiP Prospectus - July 16, 2021 32 NiP Prospectus - July 16, 2021 33 NiP Prospectus Supplement - August 25, 2021 34 August 25, 2021 35 Nip Prospectus Supplement - August 25, 2021 36 Nip Prospectus - July 16, 2021 37 Nip Prospectus Supplement - August 25, 2021					
If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features No No If yes, specify non-compliant features No No No No No No No No No N			INU	INU	INU
If temporary write-down, description of write-down mechanism 34					
If temporary write-down, description of write- down mechanism 34a Type of subordination					
34 down mechanism Exemption from subordination Exempti					
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	34				
35 instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabil	34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35 instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabil		Position in subordination hierarchy in liquidation (specify			
36 Non-compliant transitioned features No No No No No No No No No No No No 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) NIP Prospectus - July 16, 2021 NIP Prospectus - July 16, 2021 NIP Prospectus Supplement - August 25, 2021 Pricing Supplement (if applicable)	36		No	No	No
Prospectus NIP Prospectus - July 16, 2021 NIP Prospectus - July 16, 2021	37	If yes, specify non-compliant features	N/A	N/A	N/A
Supplement to Base Shelf Prospectus (if applicable) NIP Prospectus - July 16, 2021 NIP Prospectus - July 16, 2021 NIP Prospectus Supplement - August 25, 2021 Pricing Supplement (if applicable) NIP Prospectus - July 16, 2021 NIP Prospectus - July					
Pricing Supplement (if applicable) August 25, 2021 Pricing Supplement (if applicable)					
		Supplement to Base Shelf Prospectus (if applicable)			
		Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DX0	Final Terms - CUSIP: 23836593	Final Terms - CUSIP: 23882527

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)			
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included in
1	Issuer	in regulatory capital BMO	in regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BINIO	Bivio
2	for private placement)	238694906	06368DXK5	06368DXL3
		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	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			outer 12 to mondiment
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 100	1	·
10	Accounting classification	Liability - fair value option	Liability - fair value option 1-Oct-2021	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	30-Sep-2021 Dated	Dated	1-Oct-2021 Dated
13	Original maturity date / Final maturity	30-Sep-2061	1-Oct-2027	1-Oct-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	30-Sen-26	At par on 1-Oct-2022	At par on 1-Oct-2022
		Each September 30,	At par on each April and	At par on each April and October
16	Subsequent call dates, if applicable Coupons/dividends	commencing September 30, 2026 up to and excluding the maturity date	October 1, commencing October 1, 2022 up to and excluding the maturity date	1, commencing October 1, 2022 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 3.20%	1.88%	
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			
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)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
24	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
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
l .	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NID Prospectus July 46, 2004		
		NIP Prospectus - July 16, 2021 NIP Prospectus Supplement -		
	Supplement to Base Shelf Prospectus (if applicable)	August 25, 2021		
	Pricing Supplement (if applicable)	<u>Final Terms - CUSIP: 23869490</u>	Final Terms - CUSIP: 06368DXk	Final Terms - CUSIP: 06368DXL3

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	вмо	вмо
	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
	Means by which enforceability requirement of Section 13			
1 1	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	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	1-Oct-2021	5-Oct-2021	8-Oct-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	1-Oct-2031	5-Oct-2029	8-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 1-Oct-2022	At par on 5-Oct-2022	At par on 8-Oct-2022
16	Subsequent call dates, if applicable	At par on each April and October 1, commencing October 1, 2022 up to and excluding the maturity date	At par on each April and October 5, commencing October 5, 2022 up to and excluding the maturity date	At par on each April and October 8, commencing October 8, 2022 up to and excluding the maturity date
47	Coupons/dividends	Photo	Fired	Fired
17	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 2 38%	Fixed 1 90%	Fixed 1 55%-2 00%
18 19	Existence of a dividend stopper	2.38% No	No	1.55%-2.00% 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
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			
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			
24	If temporary write-down, description of write-			
	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
5-10				
	Position in subordination hierarchy in liquidation (specify			
	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DXM1	Final Terms - CUSIP: 06368DXW	Final Terms - CUSIP: 06368DYF5

	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)	06368DYL2	06368G2A4	06368DD84
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N 1/A	A1/A	1.1/2
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 Accounting classification	Liability - fair value option	USD 15 Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	19-Oct-2021	29-Oct-2021	23-Dec-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	19-Oct-2028		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and	At par on 19-Oct-2022	At par on 29-Apr-2022	23-Dec-22
15	redemption amount / Initial maturity	At par on 19-Oct-2022	At par on 29-Apr-2022	23-Dec-22
16	Subsequent call dates, if applicable	At par on each April and October 19, commencing October 19, 2022 up to and excluding the maturity date	At par on each April, July, October, and January 29, commencing April 29, 2022 up to and excluding the maturity date	Each June and December 23, commencing December 23, 2022 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.20%		
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	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	Francisco 6 1 2 2	Francisco E. J. W. W.	Francisco I 2 2 2
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 MTN Prospectus	N/A
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement	
	Pricing Supplement (if applicable)			
	т поше эпристент (п аррисавіе)	Final Terms - CUSIP: 06368DYL2	Final Terms - CUSIP: 06368G2A4	Final Terms - CUSIP: 06368DD84

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	BMO
2	for private placement)	06368DE83	06368DE91	06368DZS6
	, , , , , , , , , , , , , , , , , , , ,	33332		
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13			
Ja	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	o madradi	oo madaa	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
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 TEXO Instrument	Culer 12/10 instrument	Other TEXO Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	2	15.401	0.205
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-Jan-2022 Dated	31-Dec-2021 Dated	24-Nov-2021 Dated
13	Original maturity date / Final maturity	6-Jan-2030		24-Nov-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 6-Jan-2023	31-Dec-22	At par on 24-Nov-2022
		At par on each January and July	Each June and December 31,	At par on each May and
		6, commencing January 6, 2023	commencing December 31, 2022	November 24, commencing
		up to and excluding the maturity	up to and excluding the maturity	November 24, 2022 up to and
16	Subsequent call dates, if applicable Coupons/dividends	date	date	excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	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			
	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
	Position in subordination biography in liquidation for a site.			
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			
	Cumplement to Bose Chalf December (15 - 1111)			
<u> </u>	Supplement to Base Shelf Prospectus (if applicable)			
		İ	I	
	Pricing Supplement (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DE83	Final Terms - CUSIP: 06368DE91	Final Terms - CUSIP: 06368DZS6

(\$ million				
	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	ВМО	ВМО
2	for private placement)	06368G4U8	06368G6V4	06368G7C5
		Danis as of Outside and the laws	Description of Outside and the laws	Danis as of Outside and the laws
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13	or canada applicable triorent	or canada applicació increiri	or carrada appricable triorent
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 23.88		USD 4.902
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	24-Nov-2021	30-Nov-2021	17-Dec-2021
12	Perpetual or dated Original maturity date / Final maturity	Dated 24-Nov-2026	Dated 30-Nov-2028	Dated 17-Dec-2026
13 14	Issuer call subject to prior supervisory approval	24-Nov-2026 Yes	30-Nov-2028 Yes	17-Dec-2026 Yes
	Tan Tanjara ta prior super risory upprover	:		
ļ	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 24-May-2022	At par on 30-May-2022	At par on 17-Dec-2022
ļ				
ļ				
ļ				
ļ				
ļ				At par on each March, June,
ļ		At par on each February, May,	At par on each February 28, May	September and December 17,
		August and November 24, commencing May 24, 2022 up to	30, August 30 and November 30, commencing May 30, 2022 up to	commencing December 17, 2022 up to and excluding the maturity
1				
16	Subsequent call dates, if applicable	and excluding the maturity date	and excluding the maturity date	date
	Coupons/dividends			date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	date
	Coupons/dividends			date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 1.00%-2.25%	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	Fixed 1.00%-2.25% No Mandatory	Fixed 2.05% No Mandatory	date 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	Fixed 1.00%-2.25% No Mandatory	Fixed 2.05% No Mandatory	date Fixed 1.80% 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 1.00%-2.25% No Mandatory	Fixed 2.05% No Mandatory	date Fixed 1.80% 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 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A	Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A	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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other 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 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A	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	Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A	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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A	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	Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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 N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A 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 N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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 N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A 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 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	Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A 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 N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A 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 N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A 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 N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	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/
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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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	Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 2.05% 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	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NPA No Exemption from subordination 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 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 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pority Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 2.05% 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	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus	Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	date Fixed 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 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, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pority Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus	Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	date Fixed 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 No N/A MTN Prospectus

	tures Of Regulatory Capital Instruments			
	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368GC39	06368GC54	241212912
	Tor private placement)	003000003	003000004	241212312
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			
5	Transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 4	USD 43.14 Liability - fair value option	USD 270
11	Original date of issuance / Settlement	Liability - fair value option 30-Dec-2021	22-Dec-2021	Liability - fair value option 14-Dec-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	30-Dec-2026	22-Dec-2026	14-Dec-2061
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 30-Dec-2022	At par on 22-Jun-2022	14-Dec-26
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	Each December 14, commencing December 14, 2026 up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	2.00% No	No 2.00%	Zero Coupon, 3.40% 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	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts	NI/A	N/A	N/A
29 30	into Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Evenuation from subs. P. C.	Evenentian force subs. P. C.	Evenentian form subs. P. C.
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
1	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	NIP Offering Circular - November 3, 2021
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	NIP Prospectus Supplement - August 25, 2021
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368GC39	Final Terms - CUSIP: 06368GC54	Final Terms - CUSIP: 241212912
	1			

(\$ million	tures Of Regulatory Capital Instruments s except as noted)			
	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	ВМО	BINO
2	for private placement)	243100003	06368GF44	06368DL77
		Danis as of Outside and the laws	Description of Outputs and the Laure	Description of Optonia and the laws
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13	or canada applicable triorent	or canada applicable triorent	or carriada applicable increm
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N/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	NI/A	NI/A	NI/A
8	millions, as of most recent reporting date) Par value of instrument	N/A	N/A USD 2.506	N/A 1.8
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	25-Jan-2022	28-Jan-2022	10-Feb-2022
12	Perpetual or dated	Dated	Dated	Dated 40 Feb 0000
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	25-Jan-2062 Yes	28-Jan-2027 Yes	10-Feb-2032 Yes
14	1330CL Call Subject to prior supervisory approval	100	100	100
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	25-Jan-27	At par on 28-Jul-2022	At par on 10-Feb-2023
			At par on each January, April,	At par on each February and
		Each January 25, commencing	July and October 28,	August 10, commencing February
16	Subsequent call dates, if applicable	January 25, 2027 up to and excluding the maturity date	commencing July 28, 2022 up to and excluding the maturity date	10, 2023 up to and excluding the maturity date
- 10	Coupons/dividends	excluding the maturity date	and oxologing the maturity date	maturity date
17	Fixed or floating dividend/coupon	E: 1		
		Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 3.33%	2.00%	2.80%
18 19	Coupon rate and any related index Existence of a dividend stopper			
19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Zero Coupon, 3.33% No	2.00% No	2.80% No
	Coupon rate and any related index Existence of a dividend stopper	Zero Coupon, 3.33%	2.00%	2.80%
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	Zero Coupon, 3.33% No Mandatory No Cumulative	2.00% No Mandatory No Cumulative	2.80% 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	Zero Coupon, 3.33% No Mandatory No Cumulative Non-convertible	2.00% No Mandatory No Cumulative Non-convertible	2.80% No 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)	Zero Coupon, 3.33% No Mandatory No Cumulative	2.00% No Mandatory No Cumulative	2.80% 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	Zero Coupon, 3.33% No Mandatory No Cumulative Non-convertible N/A	2.00% No Mandatory No Cumulative Non-convertible N/A	2.80% No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Zero Coupon, 3.33% No Mandatory No Cumulative Non-convertible N/A N/A	2.00% No 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, ully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Zero Coupon, 3.33% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.80% No 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	Zero Coupon, 3.33% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, ully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Zero Coupon, 3.33% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Zero Coupon, 3.33% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Zero Coupon, 3.33% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Zero Coupon, 3.33% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Zero Coupon, 3.33% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Zero Coupon, 3.33% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	Zero Coupon, 3.33% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Zero Coupon, 3.33% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
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	Zero Coupon, 3.33% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	2.00% 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
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	Zero Coupon, 3.33% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
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)	Zero Coupon, 3.33% 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	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Zero Coupon, 3.33% 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 Pari pasu to Deposit Liabilities No	2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Zero Coupon, 3.33% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Offering Circular - November	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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Zero Coupon, 3.33% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - November 3. 2021	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Zero Coupon, 3.33% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Offering Circular - November	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	2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Zero Coupon, 3.33% 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 NIP Offering Circular - November 3, 2021 NIP Prospectus Supplement -	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Zero Coupon, 3.33% 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 - November 3, 2021 NIP Prospectus Supplement - August 25, 2021	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	2.80% 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

	tures Of Regulatory Capital 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	BINO	DIVIO	DIVIO
2	for private placement)	06368DL85	06368DN91	06368DP24
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability 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	1.8		1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	Dated 10-Feb-2022	2-Mar-2022 Dated	2-Mar-2022 Dated
13	Original maturity date / Final maturity	10-Feb-2030		2-Mar-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 10-Feb-2023	At par on 2-Mar-2023	At par on 2-Mar-2023
		At par on each February and	At par on each March and	At par on each March and
		, ,	September 2, commencing March	
		10, 2023 up to and excluding the	2, 2023 up to and excluding the	2, 2023 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.70%		2.80%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 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 transmission of the second			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
	If write-down, full or partial			
32 33	If write-down, permanent or temporary		t	İ
	If write-down, permanent or temporary If temporary write-down, description of write-			
33 34	If temporary write-down, description of write- down mechanism	Evennelian form with a 11 of	Evenedian form with 1911	Evenuation for an early P. C.
33	If temporary write-down, description of write-	Exemption from subordination	Exemption from subordination	Exemption from subordination
33 34	If temporary write-down, description of write- down mechanism	Exemption from subordination	Exemption from subordination	Exemption from subordination
33 34 34a 35	If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
33 34 34a 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	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	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 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	ВМО	BMO
2	for private placement)	06368DP65	06368DR22	06368DT38
		Province of Ontario and the laws	Province of Ontario and the laws	Province 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	A1/A	NVA	N/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 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	5.788		0.92
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 4-Mar-2022	Liability - fair value option 16-Mar-2022	Liability - fair value option 24-Mar-2022
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity	4-Mar-2027	16-Mar-2032 Yes	24-Mar-2027 Yes
14	Issuer call subject to prior supervisory approval	Yes	res	res
45	Optional call date, contingent call dates and	At nov on 4 May 2022	At nov on 40 May 2002	At nor on 24 May 2022
15	redemption amount / Initial maturity	At par on 4-Mar-2023	At par on 16-Mar-2023	At par on 24-Mar-2023
		At par on each March and	At par on each March and	At par on each March and
		September 4, commencing March		September 24, commencing
		4, 2023 up to and excluding the	March 16, 2023 up to and	March 24, 2023 up to and
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	excluding the maturity date	excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	2.65%-3.05% No	3.25%-4.00% No	3.00%-3.50% No
13	Fully discretionary, partially discretionary or	NO .	110	110
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 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			
20	If convertible, specify instrument type convertible into			
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			
34	If temporary write-down, description of write- down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	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: 06368DP65	Final Terms - CUSIP: 06368DR22	Final Terms - CUSIP: 06368DT38

	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	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0020001100	06368GHU4	002000 ID2
2	for private placement)	06368DU69	U6368GHU4	06368GJP3
		Province of Ontario and the laws	Province of Ontario and the laws	Province 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			
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
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 TEXO Instrument	Culer TEXO Instrument	Guier 12/10 instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.06		USD 2.174
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	1-Apr-2022 Dated	Dated 11-Feb-2022	Dated 18-Feb-2022
13	Original maturity date / Final maturity	1-Apr-2028	11-Feb-2027	18-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 1-Apr-2023	At par on 11-Aug-2022	At par on 18-Aug-2023
16	Subsequent call dates, if applicable	At par on each April and October 1, commencing April 1, 2023 up to and excluding the maturity date	At par on each February, May, August, and November 11, commencing August 11, 2022 up to and excluding the maturity date	At par on each February and August 18, commencing August 18, 2023 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.25%-4.00%	2.20%	2.10%
19	Existence of a dividend stopper	No Size /s iii 6 /s	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31 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	Francisco 6 1 2 2	Francisco E. J. W. W.	Francisco E. J. W. W.
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 MTN Prospectus	N/A MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DU69	Final Terms - CUSIP: 06368GHU4	Final Terms - CUSIP: 06368GJP3
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1	s except as noted)			
1		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
	Lawren .	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	BMO
2	for private placement)	06368GJW8	06368GNQ6	06368GNT0
	,			
		Province of Ontario and the laws	Province of Ontario and the laws	Province 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			
1	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5		USD 14.99
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 18-Feb-2022	Liability - fair value option 7-Apr-2022	Liability - fair value option 14-Apr-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	18-Feb-2027	7-Apr-2032	14-Apr-2027
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 7-Apr-2024	At par on 14-Apr-2023
			At par on each January, April,	At par on each April and October
			July, and October 7, commencing	14, commencing April 14, 2023
		N/A	April 7, 2024 up to and excluding	up to and excluding the maturity
	Subsequent call dates, if applicable		the maturity date	
16		14/7	·	date
16 17	Coupons/dividends	Fixed to Floating	Fixed	Fixed
			Fixed	Fixed
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed to Floating	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 SOFR + 30 bps	Fixed 4.00% No	Fixed 3.75% No
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed to Floating SOFR + 30 bps No Mandatory	Fixed 4.00% No Mandatory	Fixed 3.75% No Mandatory
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed to Floating SOFR + 30 bps	Fixed 4.00% No	Fixed 3.75% No
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible	Fixed 4.00% No Mandatory No Cumulative Non-convertible	Fixed 3.75% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A	Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A	Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A	Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A	Fixed 3.75% 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	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence 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	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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 to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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 SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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 SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 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 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	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No N/A N/A	Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Prospectus SOFR + 30 bps NO NO Mandatory No M	Fixed 4.00% 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 M/A M/A MTN Prospectus	Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Fixed 4.00% 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 M/A M/A MTN Prospectus	Fixed 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 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
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BINIO	BINO
2	for private placement)	06368GNV5	06368GPT8	06368GQN0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contracta	Contractadi	Contractad
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date) Par value of instrument	N/A USD 15	N/A USD 8	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	31-Mar-2022		28-Apr-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	31-Mar-2027	20-Apr-2026	28-Apr-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 31-Mar-2024	At par on 20-Apr-2023	At par on 28-Oct-2022
16	Subsequent call dates, if applicable Coupons/dividends	At par on each March 31, June 30, September 30, and December 31, commencing March 31, 2024 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
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.75%	3.65%	3.80%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26 27	If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	IWA	IIWA	IIWA
	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			
33	If temporary write-down, description of write- down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
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: 06368GNV5	Final Terms - CUSIP: 06368GPT8	Final Terms - CUSIP: 06368GQN(

(\$ 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 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	ВМО	BMO
2	for private placement)	06368GQZ3	06368D2C7	06368D2K9
	- p p			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
30	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 4	10	
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 28-Apr-2022	Liability - fair value option 2-May-2022	Liability - fair value option 9-May-2022
12	Perpetual or dated	Dated 20-Apr-2022	Dated	Dated 9-May-2022
13	Original maturity date / Final maturity	28-Apr-2027	2-May-2027	9-May-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 28-Oct-2022	2-May-23	At par on 9-Aug-2022
	, ,	·	j	
		At par on each April and October		At par on each February, May,
1		28, commencing October 28,	Each May and November 2,	August and November 9,
		2022 up to and excluding the	commencing May 2, 2023 up to	August and November 9, commencing August 9, 2022 up
16	Subsequent call dates, if applicable	, ,		August and November 9, commencing August 9, 2022 up
	Coupons/dividends	2022 up to and excluding the maturity date	commencing May 2, 2023 up to and excluding the maturity date	August and November 9, commencing August 9, 2022 up to and excluding the maturity date
16 17 18		2022 up to and excluding the	commencing May 2, 2023 up to and excluding the maturity date Fixed	August and November 9, commencing August 9, 2022 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	2022 up to and excluding the maturity date	commencing May 2, 2023 up to and excluding the maturity date	August and November 9, commencing August 9, 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	2022 up to and excluding the maturity date Fixed 4.10%	commencing May 2, 2023 up to and excluding the maturity date Fixed Zero Coupon, 4.21% No	August and November 9, commencing August 9, 2022 up to and excluding the maturity date Fixed 4.00%-4.50%
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	2022 up to and excluding the maturity date Fixed 4.10% Mandatory	commencing May 2, 2023 up to and excluding the maturity date Fixed Zero Coupon, 4.21% No Mandatory	August and November 9, commencing August 9, 2022 up to and excluding the maturity date Fixed 4.00%-4.50% 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	2022 up to and excluding the maturity date Fixed 4.10%	commencing May 2, 2023 up to and excluding the maturity date Fixed Zero Coupon, 4.21% No	August and November 9, commencing August 9, 2022 up to and excluding the maturity date Fixed 4.00%-4.50% 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	2022 up to and excluding the maturity date Fixed 4.10% No Mandatory No Cumulative Non-convertible	commencing May 2, 2023 up to and excluding the maturity date Fixed Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible	August and November 9, commencing August 9, 2022 up to and excluding the maturity date Fixed 4.00%-4.50% 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)	2022 up to and excluding the maturity date Fixed 4.10% No Mandatory No Cumulative Non-convertible N/A	commencing May 2, 2023 up to and excluding the maturity date Fixed Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A	August and November 9, commencing August 9, 2022 up to and excluding the maturity date Fixed 4.00%-4.50% 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	2022 up to and excluding the maturity date Fixed 4.10% No Mandatory No Cumulative Non-convertible N/A N/A	commencing May 2, 2023 up to and excluding the maturity date Fixed Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A	August and November 9, commencing August 9, 2022 up to and excluding the maturity date. Fixed 4.00%-4.50% 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	2022 up to and excluding the maturity date Fixed 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing May 2, 2023 up to and excluding the maturity date Fixed Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August and November 9, commencing August 9, 2022 up to and excluding the maturity date Fixed 4.00%-4.50% 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	2022 up to and excluding the maturity date Fixed 4.10% No Mandatory No Cumulative Non-convertible N/A N/A	commencing May 2, 2023 up to and excluding the maturity date Fixed Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A	August and November 9, commencing August 9, 2022 up to and excluding the maturity date. Fixed 4.00%-4.50% 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	2022 up to and excluding the maturity date Fixed 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing May 2, 2023 up to and excluding the maturity date Fixed Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August and November 9, commencing August 9, 2022 up to and excluding the maturity date Fixed 4.00%-4.50% 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	2022 up to and excluding the maturity date Fixed 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing May 2, 2023 up to and excluding the maturity date Fixed Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August and November 9, commencing August 9, 2022 up to and excluding the maturity date Fixed 4.00%-4.50% 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	2022 up to and excluding the maturity date Fixed 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing May 2, 2023 up to and excluding the maturity date Fixed Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August and November 9, commencing August 9, 2022 up to and excluding the maturity date. Fixed 4.00%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	2022 up to and excluding the maturity date Fixed 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing May 2, 2023 up to and excluding the maturity date Fixed Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August and November 9, commencing August 9, 2022 up to and excluding the maturity date Fixed 4.00%-4.50% 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	2022 up to and excluding the maturity date Fixed 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing May 2, 2023 up to and excluding the maturity date Fixed Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August and November 9, commencing August 9, 2022 up to and excluding the maturity date. Fixed 4.00%-4.50% 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	2022 up to and excluding the maturity date Fixed 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing May 2, 2023 up to and excluding the maturity date Fixed Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August and November 9, commencing August 9, 2022 up to and excluding the maturity date. Fixed 4.00%-4.50% 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 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	2022 up to and excluding the maturity date Fixed 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing May 2, 2023 up to and excluding the maturity date Fixed Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August and November 9, commencing August 9, 2022 up to and excluding the maturity date. Fixed 4.00%-4.50% 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 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	2022 up to and excluding the maturity date Fixed 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	commencing May 2, 2023 up to and excluding the maturity date Fixed Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	August and November 9, commencing August 9, 2022 up to and excluding the maturity date Fixed 4.00%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	2022 up to and excluding the maturity date Fixed 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing May 2, 2023 up to and excluding the maturity date Fixed Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August and November 9, commencing August 9, 2022 up to and excluding the maturity date. Fixed 4.00%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 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	2022 up to and excluding the maturity date Fixed 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	commencing May 2, 2023 up to and excluding the maturity date Fixed 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	August and November 9, commencing August 9, 2022 up to and excluding the maturity date Fixed 4.00%-4.50% 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	2022 up to and excluding the maturity date Fixed 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing May 2, 2023 up to and excluding the maturity date Fixed 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	August and November 9, commencing August 9, 2022 up to and excluding the maturity date Fixed 4.00%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
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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, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2022 up to and excluding the maturity date Fixed 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing May 2, 2023 up to and excluding the maturity date Fixed 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	August and November 9, commencing August 9, 2022 up to and excluding the maturity date Fixed 4.00%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
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	2022 up to and excluding the maturity date Fixed 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing May 2, 2023 up to and excluding the maturity date Fixed 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	August and November 9, commencing August 9, 2022 up to and excluding the maturity date Fixed 4.00%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2022 up to and excluding the maturity date Fixed 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing May 2, 2023 up to and excluding the maturity date Fixed 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	August and November 9, commencing August 9, 2022 up to and excluding the maturity date Fixed 4.00%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
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	2022 up to and excluding the maturity date Fixed 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	commencing May 2, 2023 up to and excluding the maturity date Fixed 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	August and November 9, commencing August 9, 2022 up to and excluding the maturity date Fixed 4.00%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	2022 up to and excluding the maturity date Fixed 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	commencing May 2, 2023 up to and excluding the maturity date Fixed 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	August and November 9, commencing August 9, 2022 up to and excluding the maturity date Fixed 4.00%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	2022 up to and excluding the maturity date Fixed 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	commencing May 2, 2023 up to and excluding the maturity date Fixed 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	August and November 9, commencing August 9, 2022 up to and excluding the maturity date Fixed 4.00%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A

//chantillian	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
	Tanana.	regulatory capital	regulatory capital BMO	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	ВМО	ВМО
2	for private placement)	06368D3F9	06368D4Q4	06368D4R2
	,			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument		USD 1.305	USD 2.175
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 25-May-2022	Liability - fair value option 16-Jun-2022	Liability - fair value option 16-Jun-2022
12	Perpetual or dated	Dated 25 May 2022	Dated	Dated
13	Original maturity date / Final maturity	25-May-2026	16-Jun-2027	16-Jun-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Ontional call data continuous call datas and			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 25-Aug-2022	At par on 16-Jun-2023	At par on 16-Jun-2023
- 13	reachiption amount / mittal matarity	7.1. pa. 0.1. 20 7.tag 2022	7 K par 511 10 0an 2020	7 K Par 511 10 Gail 2020
		At par on each May and	At par on each June and	At par on each June and
Ī		November 25, commencing	December 16, commencing June	December 16, commencing June
		November 25, commencing August 25, 2022 up to and	December 16, commencing June 16, 2023 up to and excluding the	December 16, commencing June 16, 2023 up to and excluding the
16	Subsequent call dates, if applicable	November 25, commencing	December 16, commencing June	December 16, commencing June
	Coupons/dividends	November 25, commencing August 25, 2022 up to and excluding the maturity date	December 16, commencing June 16, 2023 up to and excluding the maturity date	December 16, commencing June 16, 2023 up to and excluding the maturity date
16 17 18		November 25, commencing August 25, 2022 up to and	December 16, commencing June 16, 2023 up to and excluding the	December 16, commencing June 16, 2023 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	November 25, commencing August 25, 2022 up to and excluding the maturity date Fixed	December 16, commencing June 16, 2023 up to and excluding the maturity date	December 16, commencing June 16, 2023 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 25, commencing August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	November 25, commencing August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% Mandatory	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% 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	November 25, commencing August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% 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	November 25, commencing August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% 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)	November 25, commencing August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% 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	November 25, commencing August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A N/A	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% 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	November 25, commencing August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	November 25, commencing August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% 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	November 25, commencing August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% 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	November 25, commencing August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	November 25, commencing August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	November 25, commencing August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	November 25, commencing August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% 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-	November 25, commencing August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	November 25, commencing August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% 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 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	November 25, commencing August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	November 25, commencing August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	November 25, commencing August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	November 25, commencing August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% 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	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	November 25, commencing August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	November 25, commencing August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% 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	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 25, commencing August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% 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	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	November 25, commencing August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% 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	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 25, commencing August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% 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	December 16, commencing June 16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BIVIO	DIVIO	БМО
2	for private placement)	06368GRY5	06368GUQ8	06368GV38
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	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 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			
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 21.022	N/A USD 18.394	N/A USD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	13-May-2022	16-Jun-2022	14-Jun-2022
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 13-May-2027	Dated 16-Dec-2025	Dated 14-Jun-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 13-Nov-2022	At par on 16-Mar-2023	At par on 14-Jun-2023
13	redemption amount? initial maturity	711 par 611 15 140V 2022	71 par 611 10 War 2020	71 par on 14 our 2020
		At par on each February, May,	At a same a seek Mensky house	At a second second
		August and November 13, commencing November 13, 2022	At par on each March, June, September and December 16,	At par on each June and December 14, commencing June
		up to and excluding the maturity	commencing March 16, 2023 up	14, 2023 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	date	to and excluding the maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.15%		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	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 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
/	convertible, manageory or optional conversion		1.47.	1.47.
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			
32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fuenching from such a 11 11	Franchis franch !	Emandia (constitution)
32 33	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33 34 34a 35	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
32 33 34 34a 35	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus
32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Pari pasu to Deposit Liabilities No N/A MTN Prospectus

	tures Of Regulatory Capital Instruments			
	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)	06368GVC8	06368GVD6	06368GVX2
		Province of Ontario and the laws	Province of Ontario and the laws	Province 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			
34	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	- Communication	- Contractadi	- Communication
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5		USD 7.34
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 15-Jun-2022	Liability - fair value option 15-Jun-2022	Liability - fair value option 30-Jun-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Jun-2029	15-Dec-2025	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 15-Dec-2022	At par on 15-Dec-2022	At par on 30-Jun-2023
16	Subsequent call dates, if applicable Coupons/dividends	At par on each June and December 15, commencing December 15, 2022 up to and excluding the maturity date	At par on each March, June, September and December 15, commencing December 15, 2022 up to and excluding the maturity date	At par on each March, June, September and December 30, commencing June 30, 2023 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.50%	4.00%	5.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s)	N/A N/A	N/A N/A	N/A N/A
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			
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) 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 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
1		Final Terms - CUSIP: 06368GVC8	Final Terms - CUSIP: 06368GVD6	Final Terms - CUSIP: 06368GVX2

(\$ million	tures Of Regulatory Capital Instruments			
	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BINO	DIVIO	DIVIC
2	for private placement)	06368GWJ2	06368GWK9	06368GXJ1
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other FEX of Heardment	Guidi 1276 medament	Carlot 12 to monamone
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 9.816	USD 54 Liability - fair value option	USD 21 Liability - fair value option
11	Original date of issuance / Settlement	Liability - fair value option 13-Jul-2022	15-Jul-2022	29-Jul-2022
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity	13-Jul-2028		29-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 13-Jul-2023	At par on 15-Jul-2023	At par on 29-Jul-2023
		At par on each January, April,	At par on each January, April,	At par on each January, April,
		July and October 13,	July and October 15,	July and October 29,
		commencing July 13, 2023 up to	commencing July 15, 2023 up to	commencing July 29, 2023 up to
16	Subsequent call dates, if applicable Coupons/dividends	and excluding the 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	5.00%		4.50%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory		
			Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
22 23	Noncumulative or cumulative Convertible or non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
22	Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
22 23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
22 23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27 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 N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33 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 Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
22 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 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
22 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A 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
22 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 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
22 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, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of 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 Po Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
22 23 24 25 26 27 28 29 30 31 32 33 34 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	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
22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of 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 Po Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
22 23 24 25 26 27 28 29 30 31 32 33 34 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 Supplement to Base Shelf Prospectus (if applicable)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 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 No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368GY43	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	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	29-Jul-2022	12-Aug-2022	12-Aug-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	29-Jul-2027	12-Aug-2025	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
45	Optional call date, contingent call dates and	A4	At 200 02 40 Aug 2002	A4 224 02 40 A45 2002
15	redemption amount / Initial maturity	At par on 29-Jul-2023	At par on 12-Aug-2023	At par on 12-Aug-2023
16	Subsequent call dates, if applicable Coupons/dividends	At par on each January, April, July and October 29, commencing July 29, 2023 up to and excluding the maturity date	At par on each February and August 12, commencing Aug 12, 2023 up to and excluding the maturity date	At par on each February and August 12, commencing Aug 12, 2023 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.88%		
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No Cumulativa	No Cumulativa	No
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
2.5	If a more within and if the control of the control			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
3.4	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
J4d	Type or subordination	Exomption from Supplumation	Exemplion nom subordination	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	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A MTN Prospectus	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement		
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368GY43	Final Terms - CUSIP: 06368D7X6	Final Terms - CUSIP: 06368D7Y4

	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)	06368D8S6	06368D8T4	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
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	- Communication	oo madaa	oo madaa
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.125		USD 18
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 2-Sep-2022	Liability - fair value option 2-Sep-2022	Liability - fair value option 12-Aug-2022
12	Perpetual or dated	Dated 2 00p 2022	Dated	Dated
13	Original maturity date / Final maturity	2-Sep-2025		12-May-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 2-Sep-2023	At par on 2-Sep-2023	At par on 12-Feb-2023
16	Subsequent call dates, if applicable Coupons/dividends	At par on each March and September 2, commencing Sep 2, 2023 up to and excluding the maturity date	At par on each March and September 2, commencing Sep 2, 2023 up to and excluding the maturity date	At par on each February, May, August and November 12, commencing Feb 12, 2023 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.25%		4.00%
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 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 enceits instrument time convertible into			
26	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 34a	down mechanism Type of subordination	Evenntion from subordination	Exemption from subordination	Exemption from subordination
54d	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368D8S6	Final Terms - CUSIP: 06368D8T4	Final Terms - CUSIP: 06368GYW

	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	ВМО	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368GZW0	06374V2B1	06374V2C9
	Tor private placement,	0030002770	000747251	000747203
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	USD 40	USD 2	USD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	Dated 18-Aug-2022	31-Aug-2022 Dated	18-Aug-2022 Dated
13	Original maturity date / Final maturity	18-Aug-2032	31-Aug-2027	18-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 18-Aug-2027	At par on 31-Aug-2023	At par on 18-Feb-2023
16	Subsequent call dates, if applicable Coupons/dividends	At par on each August 18, commencing Aug 18, 2027 up to and excluding the maturity date	At par on the last calendar day of February, May, August and November of each year, commencing Aug 31, 2023 up to and excluding the maturity date	At par on each February, May, August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.42%	4.50%	4.20%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatan
20 21	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
- 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			
	Position in subordination meralting in indudation (specify	l	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities		
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	No
35	instrument type immediately senior to instrument)	·		No N/A
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	No N/A	No N/A	N/A
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No N/A MTN Prospectus	No N/A MTN Prospectus	N/A MTN Prospectus
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No N/A	No N/A	N/A

	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374V3A2	06374V4R4	06374V4W3
	for private placementy	0007 140712	00071711(1	0007 17 1770
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N/A	N/A	N/A
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 13.981	N/A USD 24.696	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	2-Sep-2022	21-Sep-2022	19-Sep-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2-Sep-2025	21-Sep-2027	19-Sep-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 2-Jun-2023	At par on 21-Sep-2023	At par on 19-Mar-2023
16	Subsequent call dates, if applicable	At par on each March, June, September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date	At par on each March and September 21, commencing Sep 21, 2023 up to and excluding the maturity date	At par on each March and September 19, commencing Mar 19, 2023 up to and excluding the maturity date
	Coupons/dividends			
17 18	Fixed or floating dividend/coupon	Fixed 4.35%	Fixed 5.00%	Fixed 4.75%
19	Coupon rate and any related index Existence of a dividend stopper	No 4.33 %	No 3.00%	No 4.73%
	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 Non-convertible	Cumulative
23 24	Convertible or non-convertible 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
30	If convertible specific instrument to a second to the seco			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	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	Dari popu to Deposit Lie 1994 -	Pori populto Demonit I I-1/194-	Dari pagu ta Danasit Liabilita
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	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: 06374V3A2	Final Terms - CUSIP: 06374V4R4	Final Terms - CUSIP: 06374V4W3

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06374V5V4	06374V6P6	06368LDM5
	for private placement)	063747574	0637470F0	UUSUULUINIS
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13	or carriada applicable triorent	or canada applicable trieren	or carriada applicable triorent
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 36.591	USD 2	10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Sep-2022	30-Sep-2022	15-Nov-2022
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 30-Sep-2025	Dated 30-Sep-2027	Dated 15-Nov-2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 30-Mar-2023	At par on 30-Sep-2023	15-Nov-32
16	Subsequent call dates, if applicable	At par on each March, June, September and December 30, commencing Mar 30, 2023 up to and excluding the maturity date	At par on each March and September 30, commencing Sep 30, 2023 up to and excluding the maturity date	Each May and November 15, commencing November 15, 2032 up to and exlcuding the maturity date.
10	Coupons/dividends	and excluding the maturity date	maturity date	date.
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.00%		Zero Coupon, 5.35%
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
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 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 subandingston bioments to the control of			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06374V5V4	Final Terms - CUSIP: 06374V6P6	Final Terms - CUSIP: 06368LDM5

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LFR2	06374VC79	06374VCB0
3	Coverning law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	or Carrada applicable trierein	от Сапада аррпсавіе піетент	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			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	9.6		USD 23
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	22-Dec-2022 Dated	14-Dec-2022 Dated	30-Dec-2022 Dated
13	Original maturity date / Final maturity	22-Dec-2027	14-Dec-2027	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	N/A	At par on 14-Dec-2023	At par on 30-Dec-2023
16	Subsequent call dates, if applicable	N/A	At par on each March, June, September and December 14, commencing Dec 14, 2023 up to and excluding the maturity date	At par on each March, June, September and December 30, commencing Dec 30, 2023 up to and excluding the maturity date
	Coupons/dividends		and the same of th	
17	Fixed or floating dividend/coupon	Fixed-Floating	Fixed	Fixed
18	Coupon rate and any related index	CORRA + 100 bps		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 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	· · · · ·			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No No	No No	No
31	If write-down, write-down trigger (s)	-	-	-
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
24	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
2.0	Ab	p.s.c.m.cazoramanori	p.s.s.mom outstandard	sample of the control
	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
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	IVA	IWA	
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement
			MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368LFR2	Final Terms - CUSIP: 06374VC79	Final Terms - CUSIP: 06374VCB0

	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	ВМО	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VCC8	06374VCL8	06374VCM6
	ioi private piacement)	000741000	000747020	00074 V CIVIO
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	NIA	N/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 Accounting classification	USD 8.577 Liability - fair value option	USD 12.705 Liability - fair value option	USD 5 Liability - fair value option
11	Original date of issuance / Settlement	30-Dec-2022	31-Jan-2023	31-Jan-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	30-Dec-2026	31-Jan-2028	2-Feb-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 30-Dec-2023	At par on 31-Jan-2024	At par on 31-Jul-2023
16	Subsequent call dates, if applicable	At par on each June and December 30, commencing Dec 30, 2023 up to and excluding the maturity date	At par on the last calendar date of January, April, July and October, commencing Jan 31, 2024 up to and excluding the maturity date	At par on each January and July 31, commencing Jul 31, 2023 up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed 5.40%	Fixed 5.40%	Fixed 5.00%
18 19	Coupon rate and any related index Existence of a dividend stopper	No	No	No 5.00%
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 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
	l and the second of the second			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary 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	No N/A	No N/A	No N/A
3/	If yes, specify non-compliant features	IVA	INA	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 Supplement (if applicable)	Final Terms - CUSIP: 06374VCC8	Final Terms - CUSIP: 06374VCL8	Final Terms - CUSIP: 06374VCM6

	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	002741/007	002741/005	00200111/4
2	for private placement)	06374VCQ7	06374VCR5	06368LHV1
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 8		USD 1
10	Accounting classification	Liability - fair value option 31-Jan-2023	Liability - fair value option 31-Jan-2023	Liability - fair value option 2-Feb-2023
11 12	Original date of issuance / Settlement Perpetual or dated	Dated	Dated 51-Jan-2025	Dated
13	Original maturity date / Final maturity	31-Jan-2028		2-Feb-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
45	Optional call date, contingent call dates and	At par on 24 Jan 2024	At par on 24 Jan 2024	#N/A
15	redemption amount / Initial maturity	At par on 31-Jan-2024	At par on 31-Jan-2024	#N/A
16	Subsequent call dates, if applicable	At par on the last calendar day of January, April, July and October, commencing Jan 31, 2024 up to and excluding the maturity date	At par on each January and July 31, commencing Jan 31, 2024 up to and excluding the maturity date	#N/A
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.06%		7.60%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
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 any weathly and the instance of			
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			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A MTN Prospectus	MTN Prospectus	N/A
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)		MTN Prospectus Supplement Final Terms - CUSIP: 06374VCR5	Final Terms - CUSIP: 06368LHV1

	ntures Of Regulatory Capital Instruments as except as noted)			
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368LHW9	06374VJY3	06374VJZ0
	The process of the pr	3333=		
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
,	Amount recognised in regulatory capital (Currency in	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 0.695	USD 7.98	USD 6
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	3-Feb-2023	14-Feb-2023	15-Feb-2023
12	Perpetual or dated	Dated	Dated	Dated 47 Feb 2000
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	3-Feb-2028 Yes	14-Feb-2028 Yes	17-Feb-2026 Yes
14	issuer call subject to prior supervisory approval	res	res	res
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 03-Feb-2024	At par on 14-Feb-2024	At par on 15-Aug-2023
16	Subsequent call dates, if applicable	At par on each February and August 3, commencing Feb 03, 2024 up to and excluding the maturity date	At par on each February, May, August and November 14, commencing Feb 14, 2024 up to and excluding the maturity date	At par on each February and August 15, commencing Aug 15, 2023 up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.15%-5.65%		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	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/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			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
5.0			Sing 12 1 1 5 11 0 0 0 0 1 0 1 1 1 1 1 1 1 1 1	Sing 1011 Octobriding 1011
25	Position in subordination hierarchy in liquidation (specify	Pori popu to Deposit Liebilitie	Pori populto Deposit Linkillia	Pori popu to Deposit Link IIII
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
36 37	Non-compliant transitioned features	No N/A	N/A	N/A
3/	If yes, specify non-compliant features	19/73	19/7	IN/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus		MTN Progressive	MTN Progressive
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus	MTN Prospectus
			MTN Prospectus Supplement	MTN Prospectus Supplement
Ì				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368LHW9	Final Terms - CUSIP: 06374VJY3	Final Terms - CUSIP: 06374VJZ0

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	00074)//04	000741///00	000741/4/70
2	for private placement)	06374VK21	06374VK62	06374VK70
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
54	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A 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	Culor 12 to mondification	Culor 12 to modamon	Culor 12 to mondinone
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 6	USD 6.58	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	28-Feb-2023	28-Feb-2023
12	Perpetual or dated Original maturity date / Final maturity	Dated 15-Feb-2028	Dated 28-Feb-2028	Dated 28-Feb-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Tan Tanjara ta prior super risory approver		'	
15	Optional call date, contingent call dates and	At par on 15-Feb-2024	At par on 28-Feb-2024	At par on 28-Feb-2024
15	redemption amount / Initial maturity	At par on 15-Feb-2024	At par on 26-Feb-2024	At par 011 26-Feb-2024
16	Subsequent call dates, if applicable	At par on each February and August 15, commencing Feb 15, 2024 up to and excluding the maturity date	At par on each February, May, August and November 28, commencing Feb 28, 2024 up to and excluding the maturity date	At par on each February, May, August and November 28, commencing Feb 28, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.05%	5.60%	5.35%
19	Existence of a dividend stopper	No S.5075	No S.5075	No S.S.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 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
30	If convertible one if the transport to the convertible of			
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
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
l			· 	
	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 Final Terms - CUSIP: 06374VK62	

/ Constiller	tures Of Regulatory Capital 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	BINO	DIVIO	DIVIC
2	for private placement)	06374VKA3	06374VKD7	06374VKE5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEXO Instrument	Guier TEXO Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 8.4	USD 6 Liability - fair value option	
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 15-Mar-2023	15-Mar-2023	Liability - fair value option 28-Apr-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Mar-2028		28-Apr-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 15-Mar-2024	At par on 15-Mar-2024	At par on 28-Oct-2023
13	reactificion amount / mittal maturity	711 par 311 10 Mar 2021	7 (par on 10 Mar 2021	711 par 311 20 301 2020
		At par on each March, June,	At par on each March, June,	At par on each January, April,
		September and December 15,	September and December 15,	July and October 28,
4.0	Color words and datase of a multiple la	commencing Mar 15, 2024 up to	commencing Mar 15, 2024 up to	commencing Oct 28, 2023 up to
16	Subsequent call dates, if applicable Coupons/dividends	and excluding the 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	5.80%		
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	A.1	k1 (** *	
14		Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	Non-convertible N/A N/A	Non-convertible N/A N/A	
25 26	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	N/A N/A N/A	N/A N/A N/A	Non-convertible N/A N/A N/A
25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	Non-convertible N/A N/A
25 26 27	If convertible, conversion trigger (s) 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
25 26	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	N/A N/A N/A	N/A N/A N/A	Non-convertible N/A N/A N/A
25 26 27	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A N/A N/A N/A	N/A N/A N/A	Non-convertible 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	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
25 26 27 28 29 30 31	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	Non-convertible 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	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
25 26 27 28 29 30 31 32	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	Non-convertible 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-down mechanism	N/A N/A N/A N/A N/A NO	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
25 26 27 28 29 30 31 32 33	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	Non-convertible 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-down mechanism	N/A N/A N/A N/A N/A NO	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
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)	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 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	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
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)	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 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	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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 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
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	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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN 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 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 N/A MTN Prospectus
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	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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	-		
2	for private placement)	06368LNP7	06374VKJ4	06368LRA6
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules 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	Carlot 12.10 motiument	Guidi 12/10 moudinon	Guidi 12/10 modulinin
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	3.124	USD 1	4.708
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-May-2023 Dated	Dated 16-May-2023	Dated 14-Jun-2023
13	Original maturity date / Final maturity	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 03-May-2024	At par on 16-May-2024	N/A
16	Subsequent call dates, if applicable	At par on each May and November 3, commencing May 03, 2024 up to and excluding the maturity date	At par on each February, May, August and November 16, commencing May 16, 2024 up to and excluding the maturity date	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed to Floating
18 19	Coupon rate and any related index Existence of a dividend stopper	4.92% No	5.40% No	No CORRA + 75 bps
19	Fully discretionary, partially discretionary or	INO	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			
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
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	MTN Prospectus	IWA
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement	
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368LNP7	Final Terms - CUSIP: 06374VKJ4	Final Terms - CUSIP: 06368LRA6

	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)	06368LQW9	06368LRU2	06374VKN5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
/	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	5	USD 0.1	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	9-Jun-2023	30-Jun-2023	
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	9-Jun-2033		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			40 1 0001
15	redemption amount / Initial maturity	At par on 09-Jun-2024	N/A	At par on 12-Jun-2024
16	Subsequent call dates, if applicable Coupons/dividends	At par on each June and December 9, commencing Jun 09, 2024 up to and excluding the maturity date	N/A	At par on each June and December 12, commencing Jun 12, 2024 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed to Floating	Fixed
18	Coupon rate and any related index	5.07%		
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
30	If acquired his and the instance of			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
24	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
J-10				
1	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Tayers CHOD: 002001 OW	Final Tarma CHCID: 002001 DUO	Final Torms CLISID: 06274\//NIS
		Final Terms - CUSIP: 06368LQWS	Final Terms - CUSIP: 06368LRU2	FINAL TELLIS - CUSIF, 00374VKNS

	tures Of Regulatory Capital Instruments s except as noted)			
(\$-IIIIIIIIIIIII	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	ВМО	Bivio	Вио
2	for private placement)	06374VKP0	06368LSK3	06368LSJ6
		Danis as of Outside and the laws	Description of Outputs and the Laws	Description of Outputs 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	or carrada appricable triorent	or canada applicació increin	or carrada applicable aleren.
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N/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	NI/A	N1/A	NI/A
8	millions, as of most recent reporting date) Par value of instrument	N/A USD 3	N/A 5	N/A 4.985
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	13-Jun-2023	14-Jul-2023	14-Jul-2023
12	Perpetual or dated	Dated 13 Jun 2022	Dated 14 Jul 2029	Dated 14 Jul 2029
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	13-Jun-2033 Yes	14-Jul-2028 Yes	14-Jul-2028 Yes
14	issuer can subject to prior supervisory approvar	100	163	103
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 13-Jun-2025	At par on 14-Jul-2025	At par on 14-Jul-2025
		At par on each June and		
		December 13, commencing June 13, 2025 up to and excluding the	At par on each January and July 14, commencing Jul 14, 2025 up	At par on each January and July 14, commencing Jul 14, 2025 up
16	Subsequent call dates, if applicable	maturity date		to and excluding the maturity date
	Coupons/dividends	,	Ţ,	Ţ ,
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	5.500% No	5.800% No	5.320% No
19	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	
22	Noncumulative or cumulative			No
22		Cumulative Non convertible	Cumulative	Cumulative
23 24	Convertible or non-convertible	Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
23 24 25			Cumulative	Cumulative
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	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	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	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	Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
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 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	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	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
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)	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	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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	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	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	Cumulative 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
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	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, 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	Cumulative 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
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	Cumulative 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
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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO 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-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in 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	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
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	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	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
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, 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	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	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
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 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	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
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, 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)	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 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
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, 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	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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LTG1	06374VYY6	06374VZ25
	ioi private piacement)	00300E1G1	003747110	003747223
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
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 FEX O metrament	Guidi 12/10 moudinon	Culor 12 to mondinon
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument		USD 3	USD 3
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 27-Jul-2023	Liability - fair value option 14-Jul-2023	Liability - fair value option 28-Jul-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	27-Jul-2026	14-Jul-2033	28-Jul-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 27-Jul-2025	At par on 14-Jul-2025	At par on 28-Jul-2024
16	Subsequent call dates, if applicable	At par on each January and July 27, commencing Jul 27, 2025 up to and excluding the maturity date	At par on each January and July 14, commencing Jul 14, 2025 up to and excluding the maturity date	At par on each January and July 28, commencing Jul 28, 2024 up to and excluding the maturity date
	Coupons/dividends	F: .	le: .	le: .
17 18	Fixed or floating dividend/coupon	Fixed 5.570%	Fixed 5.700%	Fixed 5.600%
19	Coupon rate and any related index Existence of a dividend stopper	No 5.570%	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
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	Examplian from subset 19 19	Evenentian form with a P. C.	Evenuetian from out of the co
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: 06368LTG1	Final Terms - CUSIP: 06374VYY6	Final Terms - CLISIP: 06374\/725
	İ			000177220

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
	I have a	regulatory capital BMO	regulatory capital BMO	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	ВМО	BMO
2	for private placement)	06374VZ33	06368LVL7	06368LVM5
	,			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
30	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3	5.995	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	28-Jul-2023 Dated	31-Aug-2023 Dated	31-Aug-2023 Dated
13	Original maturity date / Final maturity	28-Jul-2033	31-Aug-2028	31-Aug-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and	At par on 28 Jul 2025	At par on 31 Aug 2025	At par on 31 Aug 2025
15	redemption amount / Initial maturity	At par on 28-Jul-2025	At par on 31-Aug-2025	At par on 31-Aug-2025
			At par on each February and	At par on each February and
		At par on each January and July	August 31, commencing Aug 31,	August 31, commencing Aug 31,
4.6	Coharant all datas if anylinghis	28, commencing Jul 28, 2025 up to and excluding the maturity date	2025 up to and excluding the	2025 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	to and excluding the maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	
		i ixcu		Fixed
18	Coupon rate and any related index	5.560%	5.900%	
18 19	Coupon rate and any related index Existence of a dividend stopper			
19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	5.560% No	5.900% No	5.450% No
19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	5.560% No Mandatory	5.900% No Mandatory	5.450% No Mandatory
19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	5.560% No	5.900% No	5.450% 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 Noncumulative or cumulative Convertible or non-convertible	5.560% No Mandatory No	5.900% No Mandatory No	5.450% No Mandatory No
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)	5.560% No Mandatory No Cumulative Non-convertible N/A	5.900% No Mandatory No Cumulative Non-convertible N/A	5.450% No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	5.560% No Mandatory No Cumulative Non-convertible N/A N/A	5.900% No 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	5.560% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.900% No 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	5.560% No Mandatory No Cumulative Non-convertible N/A N/A	5.900% No 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	5.560% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.900% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.450% No Mandatory No Cumulative Non-convertible N/A 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, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	5.560% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5.900% 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
20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	5.560% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.900% 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	5.560% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5.900% 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
20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	5.560% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.900% 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	5.560% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.900% 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	5.560% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.900% 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	5.560% 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
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-	5.560% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.900% 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	5.560% 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
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	5.560% 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
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	5.560% 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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)	5.560% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	5.900% 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
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	5.560% 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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	5.560% 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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	5.560% 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 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	S.560% 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 Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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 Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	5.560% 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 Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 349	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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	5.560% 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 Exemption from subordination Pari pasu to Deposit Liabilities No	S.450% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LWC6	06375M3N3	06375M3P8
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13	or carrada applicable triorent	or cariada applicable trioren	or carrada applicable triorent
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1	USD 2	USD 2.672
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-Aug-2023	8-Aug-2023
12	Perpetual or dated	Dated 15 Son 2026	Dated 15 Aug 2029	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	15-Sep-2026 Yes	15-Aug-2028 Yes	8-Aug-2025 Yes
14	issuer can subject to prior supervisory approval		1.00	
15	Optional call date, contingent call dates and	At par on 15-Sep-2025	At par on 15-Aug-2024	At par on 08-Feb-2024
15	redemption amount / Initial maturity	At par on 15-Sep-2025	At par on 15-Aug-2024	At par on 08-Feb-2024
16	Subsequent call dates, if applicable	At par on each March and September 15, commencing Sep 15, 2025 up to and excluding the maturity date	At par on each February and August 15, commencing Aug 15, 2024 up to and excluding the maturity date	At par on each February and August 8, commencing Feb 08, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.650%		6.000%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
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
1	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus	IVA	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368LWC6	Final Terms - CUSIP: 06375M3N3	Final Terms - CUSIP: 06375M3P8

(\$ IIIIIIIII	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	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0627EM2V1	06375M3Y9	0637511410
2	for private placement)	06375M3X1	06375141319	06375M4B8
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAO Institution	Other TEAO Instrument	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 2.45
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Sep-2023	15-Sep-2023	22-Sep-2023
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 15-Sep-2028	Dated 15-Sep-2033	Dated 22-Sep-2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 15-Sep-2024	At par on 15-Sep-2025	At par on 22-Sep-2025
16	Subconjunt cell dates, if applicable	At par on each March and September 15, commencing Sep 15, 2024 up to and excluding the	At par on each March and September 15, commencing Sep 15, 2025 up to and excluding the maturity date	At par on each March and September 22, commencing Sep 22, 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	5.90%	5.85%	6.15%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No Currentative	No Compositorio	No Communicative
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	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
29 30	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No	N/A No
29 30 31	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)			
29 30 31 32	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial			
29 30 31	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)			
29 30 31 32 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No	No	No
29 30 31 32 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
29 30 31 32 33	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No	No	No
29 30 31 32 33 34 34a 35	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
29 30 31 32 33 34 34a 35 36 37	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	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
29 30 31 32 33 34 34 34a 35 36 37	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	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
29 30 31 32 33 34 34a 35 36 37	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features 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

	tures Of Regulatory Capital Instruments s except as noted)			
	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06375M4D4	06375M4E2	06375M4F9
	for private placement)	U6375W4D4	U03/3IVI4E2	003/31/14F9
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A USD 5.465	N/A	N/A
9 10	Par value of instrument Accounting classification	Liability - fair value option	USD 7 Liability - fair value option	USD 7 Liability - fair value option
11	Original date of issuance / Settlement	25-Sep-2023	29-Sep-2023	29-Sep-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	25-Sep-2026	29-Sep-2026	29-Sep-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 25-Sep-2025	At par on 29-Mar-2024	At par on 29-Sep-2024
16	Subsequent call dates, if applicable	At par on each March and September 25, commencing Sep 25, 2025 up to and excluding the maturity date	At par on each March and September 29, commencing Mar 29, 2024 up to and excluding the maturity date	At par on each March and September 29, commencing Sep 29, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.65%		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 23	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 32	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
	down mechanism			
		Exemption from subordination	Exemption from subordination	Exemption from subordination
	Type of subordination	zzempueri nem euseramanen		ĺ
	Type of subordination Position in subordination hierarchy in liquidation (specify	Z. S. I. P. I. S.		
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)	Pari pasu to Deposit Liabilities		
34a 35 36 37	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No N/A	No N/A	No N/A
34a 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 Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No N/A MTN Prospectus	No N/A MTN Prospectus
34a 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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A	No N/A	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	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BINIO	BINIO
2	for private placement)	06375M4G7	06375M4H5	06375MCA1
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	NI/A	N1/A	N1/0
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 3	N/A USD 2.972	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	29-Sep-2023	29-Sep-2023	
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	29-Sep-2033	29-Sep-2028	29-Sep-2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 29-Sep-2025	At par on 29-Sep-2025	At par on 29-Sep-2025
16	Subsequent call dates, if applicable	At par on each March and September 29, commencing Sep 29, 2025 up to and excluding the maturity date	At par on each March, June, September and December 29, commencing Sep 29, 2025 up to and excluding the maturity date	At par on each March and September 29, commencing Sep 29, 2025 up to and excluding the maturity date
47	Coupons/dividends	Pion d	Eliza d	Elizad
17	Fixed or floating dividend/coupon	Fixed 6.00%	Fixed 6 00%	Fixed 6.25%
18 19	Coupon rate and any related index Existence of a dividend stopper	6.00% No	No 6.00%	No 6.25%
15	Fully discretionary, partially discretionary or	140	140	140
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/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
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	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
37	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)	MTN Prospectus Supplement	MTN Prospectus	MTN Prospectus
		MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06375M4G7	Final Terms - CUSIP: 06375M4H5	Final Terms - CUSIP: 06375MCA1

	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)	06375MCB9	06375MCC7	06375MCE3
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	O and the state of	O-stractural	O and the state of
	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		
8 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 2.179	N/A USD 0.685	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	11-Oct-2023	13-Oct-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	11-Oct-2028	11-Oct-2033	13-Oct-2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 11-Oct-2024	At par on 11-Oct-2025	At par on 13-Oct-2025
16	Subsequent call dates, if applicable	11, commencing Oct 11, 2024 up	At par on each April and October 11, commencing Oct 11, 2025 up to and excluding the maturity date	13, commencing Oct 13, 2025 up
	Coupons/dividends	-		
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.30%	6.35%	6.50%
19	Existence of a dividend stopper	No	No	No
	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			
	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			
- 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 36 37	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
3/	If yes, specify non-compliant features	1977	13/73	19/73
	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: 06375MCBS	Final Terms - CUSIP: 06375MCC7	Final Terms - CUSIP: 06375MCE3

/S million	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	BMO
2	for private placement)	06375MCH6	06375MCK9	06375MCM5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 7	USD 8.5	USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	18-Oct-2023	18-Oct-2023	31-Oct-2023
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 18-Oct-2038	Dated 18-Oct-2028	Dated 31-Oct-2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 18-Oct-2026	At par on 18-Oct-2025	At par on 31-Oct-2025
16	Subsequent call dates, if applicable	At par on each April and October 18, commencing Oct 18, 2026 up to and excluding the maturity date		At par on each April 30 and October 31, commencing Oct 31, 2025 up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed 6.350/	Fixed 6 250/	Fixed 6.50%
18 19	Coupon rate and any related index Existence of a dividend stopper	6.35% No	6.25% No	6.50% No
19	Fully discretionary, partially discretionary or	INO	140	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 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
	Write-down feature	No	No	No
30		i	İ	
30 31	If write-down, write-down trigger (s)			
30 31 32	If write-down, write-down trigger (s) If write-down, full or partial			
30 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-			
30 31 32 33 34	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fuenching from such a 11 11	Franchise franchis V. C.	Franchis franchis F. C.
30 31 32 33 34	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Exemption from subordination	Exemption from subordination	Exemption from subordination
30 31 32 33 34	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Exemption from subordination	Exemption from subordination	Exemption from subordination
30 31 32 33 34 34a 35	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
30 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
30 31 32 33 34 34a 35	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 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
30 31 32 33 34 34a 35 36 37	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
30 31 32 33 34 34a 35 36 37	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus
30 31 32 33 34 34a 35 36 37	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ 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)	06375MCP8	06375MCR4	06368LYU4
2	Course in a loude) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Governing law(s) of the instrument	or Carrada applicable trieferri	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			
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
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 9.928	USD 3	1.434
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	27-Oct-2023	26-Oct-2023	2-Nov-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	27-Oct-2038		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	A	AVA	A
15	redemption amount / Initial maturity	At par on 27-Oct-2025	N/A	At par on 02-Nov-2024
16	Subsequent call dates, if applicable Coupons/dividends	At par on each April and October 27, commencing Oct 27, 2025 up to and excluding the maturity date	N/A	At par on each May and November 2, commencing Nov 02, 2024 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed to Floating	Fixed
18	Coupon rate and any related index		SOFR + 90 bps	6.30%
19	Existence of a dividend stopper	No	No	No
	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
20	If convertible, specify instrument type convertible into			
28	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write- down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A MTN Prospectus	N/A MTN Prospectus	N/A
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	
	Pricing Supplement (if applicable)	Final Tarms - CLISIP: 06375MCPS	Final Terms - CUSIP: 06375MCR4	Final Terms - CUSID: 063681 VIIA
		i iliai Telliis - COOII . 0007 310 CT C	Tillal Tellila - COOII . 0007 310 CTV	1 111al Tellilla - COOII . 00300L TO4

3 Governing law(s) of the instrument Of Canada applicable therein Of Canada applicable to protect Of Canada applicable to Dated Of 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 to Dated Of Canada applicable therein Of Canada applicable to Date Of Contractual Of Canada applicable therein Of Contractual Of Contractual Of Contractual Offer The Canada		tures Of Regulatory Capital Instruments			
Unique incontint reg. CELSP, SIAL, or Binombrog desention			regulatory capital	regulatory capital	regulatory capital
Province of Critario and the laws of Clanada applicable therein	1		BMO	BMO	BMO
Securing baylot after instrument Oceanity applicable therein Oceanity ap	2		06368l ZG4	063681.7F6	06375MCU7
Accessive production of the statement Or Carracts applicable therein Or Carracts applicable therein		Tor private placement,	000002201	000002210	00070111007
Desired by which enforces ability requirement of Section 13 of the LLEC critics Section Sectio	3	Governing law(s) of the instrument			Province of Ontario and the laws of Canada applicable therein
regular premient processor (a processor processor) 4 Promotional Record Indian (and in Association) 5 Prof. Transform Record Indian (and in Association) 6 Prof. Transform Record Indian (and in Association) 7 Instrument Type 8 millions, as of most recent reporting date 1 Prof. Instrument (and instrument) 9 Prof. Instrument (and instrument) 1 Prof. Instrument (and instrume					
At par on each May and Navertible 5, currentering Nov Subsequent call dates, if applicable concluding the maintry date of reformatory participations of a subsequent call dates, if applicable concluding the maintry date of a dividend discussion participations of a dividend discussion participation amount; /irrital manutry and participations of the concluding the maintry date of discussions of a dividend discussion participation of a dividend di	3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
4 Transitional Basel III rules NA NA NA NA NA NA NA NA NA NA NA NA NA			Contractual	Contractual	Contractual
5 Egyption and provided in the comment of the comme	4		N/A	N/A	N/A
6 ligible et viologromprogromprompromoglosolo Other TLAC instrument Other Other TLAC instrument Other Other TLAC instrument Other Other TLAC instrument Other Other TLAC instrument Other Other TLAC instrument Other Other TLAC instrument Other Other TLAC instrument Other Other TLAC instrument Other Other TLAC instrument Other Other TLAC instrument Other Other TLAC instrument Other Other TLAC instrument Other Other TLAC instrument Other Other TLAC instrument Other Other TLAC instrument Other Other TLAC instrument Other Other TLAC instrument Other Other TLAC instrument Other Other TLAC instrument Other Other TLAC					
At par on each May and November 10, commencing Nov Optional call dates, and policies and each maturity of the maturity date in the final maturity of the maturity date in the mat					
8 millions, as of most recent reporting date) NA NA NA NA NA NA NA NA NA NA NA NA NA	7		Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
9 Par value of instrument			NI/A	NI/A	NI/A
Libabilly - fair value option Libabilly - fair value option Libabilly - fair value option Dated Date		, , ,			
10 Projected atta of assurance / Settlement 10-Nov-2023 10-Nov-2023 9-Nov-2023 9-Nov-2023 10-Nov-2023 0-Nov-2023 10-Nov-2023 10-Nov-2024 1					
13 Ongorial maturity date / Final maturity		<u> </u>			9-Nov-2023
Subsequent call date, contingent call dates and redemption amount / initial maturity At par on each May and November 10, commencing Nov 10, 2024 up to and excluding the naturity date November 10, commencing Nov 10, 2024 up to and excluding the naturity date November 10, 2024 up to and excluding the naturity date November 10, 2024 up to and excluding the naturity date November 10, 2025 up to an excluding the naturity date November 10, 2025 up to an excluding the naturity date November 10, 2025 up to an excluding the naturity date November 10, 2025 up to an excluding the naturity date November 10, 2025 up to an excluding the naturity date November 10, 2025 up to an excluding the naturity date November 10, 2025 up to an excluding the naturity date November 10, 2025 up to an excluding the naturity date November 10, 2025 up to an excluding the naturity date November 10, 2025 up to an excluding the naturity date November 10, 2025 up to an excluding the naturity date November 10, 2025 up to and excluding the naturity date November 10, 2025 up to an excluding the naturity date November 10, 2025 up to and excluding the naturity date November 10, 2025 up to and excluding the naturity date November 10, 2025 up to and excluding the naturity date November 10, 2025 up to and excluding the naturity date November 10, 2025 up to and excluding the naturity date November 10, 2025 up to an excluding the naturity date November 10, 2025 up to an excluding the naturity date November 10, 2025 up to an excluding the naturity date November 10, 2025 up to an excluding the naturity date November 10, 2025 up to an excluding the naturity date November 10, 2025 up to an excluding the naturity date November 10, 2025 up to an excluding the naturity date November 10, 2025 up to an excluding the naturity date November 10, 2025 up to and excluding the naturity date November 10, 2025 up to an excluding the naturity date November 10, 2025 up to and excluding the naturity date Nov		Perpetual or dated			
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At par on 10-Nov-2024 At par on 10-Nov-2024 At par on 09-Nov-2025 At par on each May and November 10, commencing Nov 10, 2024 up to and excluding the 10, 2024 up to and excluding the 10, 2024 up to and excluding the 10, 2024 up to and excluding the 10, 2024 up to and excluding the 10, 2024 up to and excluding the maturity date maturity date not understand and excluding the maturity date not understand and excluding the maturity date not understand and excluding the maturity date not understand and excluding the maturity date not understand and excluding the maturity date not understand and excluding the maturity date not understand and excluding the maturity date not understand and excluding the maturity date not understand and excluding the maturity date. 17 Exclusion are and any exclusion are an explain exclusion and excluding the maturity date not understand and excluding the maturity date. 18 Exclusion are an explain exclusion are an explain exclusion and excluding the maturity date. 19 Existence of a dividend stopper No. 20 In mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory No. 21 Existence of a state up or other incentive to redeem No. 22 Convertible or non-convertible Non-convertib	14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
November 10, commencing Nov 10, 2024 up to and excluding the maturity date maturity da	15		At par on 10-Nov-2024	At par on 10-Nov-2024	At par on 09-Nov-2025
Fixed Fixe	16	Subsequent call dates, if applicable	November 10, commencing Nov 10, 2024 up to and excluding the	November 10, commencing Nov 10, 2024 up to and excluding the	November 9, commencing Nov 09, 2025 up to and excluding the
18	17		Eivad	Eivad	Eivad
Evistence of a dividend stopper					
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory 20 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	_				
22 Noncumulative or cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative 23 Convertible or non-convertible Non-conv	20	mandatory	Mandatory	Mandatory	Mandatory
23 Convertible or non-convertible Non-converti					-
If convertible, conversion trigger (s)					
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, conversion rate N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into If convertible, specify instrument it converts into N/A N/A N/A N/A N/A N/A 30 Write-down feature N/A N/A N/A N/A N/A N/A 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) 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 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A					
If convertible, conversion rate N/A N/A N/A N/A N/A N/A					
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 or instrumen			-		
If convertible, specify issuer of instrument it converts N/A N/A N/A N/A N/A N/A N/A N/	27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts N/A N/A N/A N/A N/A N/A N/A N/		ar and area in			
29 into N/A N/A N/A N/A N/A N/A N/A N/A 30 Write-down feature 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- 35 down mechanism 36 Position in subordinati					
If write-down, permanent or temporary If temporary write-down, description 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 N	31	If write-down, write-down trigger (s)			
If temporary write-down, description of write- down mechanism 34a Type of subordination					
34 down mechanism Exemption from subordination Exempti	33				
Position in subordination Exemption from subordination Exe	2/1	, ,			
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 Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)			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	J-10				
36 Non-compliant transitioned features No No No No No No No No No No No No No		Position in subordination hierarchy in liquidation (specify			
37 If yes, specify non-compliant features N/A N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable) N/A N/A N/A MTN Prospectus MTN Prospectus Supplement MTN Prospectus Supplement			·		
Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement Pricing Supplement (if applicable)					
Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable) MTN Prospectus Supplement Pricing Supplement (if applicable)	37	It yes, specify non-compliant features	N/A	N/A	N/A
Pricing Supplement (if applicable)					MTN Prospectus
		Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement
		Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368LZG4	Final Terms - CUSIP: 06368LZF6	Final Terms - CUSIP: 06375MCU

	tures Of Regulatory Capital Instruments			
	s except as noted)	regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MCZ6	06375MG58	06375MG74
		Province of Ontario and the laws	Province of Ontario and the laws of	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractadi	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 1 Liability - fair value option	USD 3 Liability - fair value option	USD 1.5 Liability - fair value option
11	Original date of issuance / Settlement	17-Nov-2023	22-Nov-2023	30-Nov-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-Nov-2033	22-Nov-2033	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 17-Nov-2025	At par on 22-Nov-2025	At par on 30-Nov-2025
16	Subsequent call dates, if applicable Coupons/dividends	At par on each May and November 17, commencing Nov 17, 2025 up to and excluding the maturity date	At par on each May and November 22, commencing Nov 22, 2025 up to and excluding the maturity date	At par on the last day of February, May 30, August 30 and November 30, commencing Nov 30, 2025 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.40%	6.20%	6.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mondoton	Mondotony
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 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	,,			
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts	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			
34	If temporary write-down, description of write- down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
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: 06375MCZ6	Final Terms - CUSIP: 06375MG58	Final Terms - CUSIP: 06375MG74

regulatory capital regulatory recomment regulatory capital regulatory recomment regulatory recomment regulatory recomment regulatory recomment regulatory recomment regulatory recomment regulatory recomment regulatory recomment regulatory recomment regulatory recomment regulatory recomment regulatory recomment recomment regulatory recomment re	06368LE36 Ontario and the laws
regulatory capital regulatory regulatory	Ontario and the laws applicable therein instrument 7.5 r value option 19-Dec-2023
1 Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) O6368LB70 O6368LB70 O6368LB70 O6368LB70 O6368LD37 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) A Transitional Basel III rules A Transitional Basel III rules N/A N/A N/A N/A N/A N/A N/A N/	Ontario and the laws applicable therein instrument 7.5 r value option 19-Dec-2023
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) Contractual	Ontario and the laws applicable therein instrument r value option 19-Dec-2023
2 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) A Transitional Basel III rules N/A To Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 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 Contractual Contractual N/A N/A N/A N/A N/A N/A N/A N/	Ontario and the laws applicable therein instrument r value option 19-Dec-2023
Province of Ontario and the laws of Canada applicable therein Province of Ontario and the laws of Canada applicable therein Ocher The Canada applicable therein Ocher The Canada applicable therein Ocher The Canada applicable therein Ocher The Canada applicable therein Ocher The Canada applicable therein Ocher The Canada applicable therein Ocher The Cana	Ontario and the laws applicable therein instrument r value option 19-Dec-2023
3 Governing law(s) of the instrument Of Canada applicable therein Ocher TLAC Instrument Contractual Cont	instrument 7.5 r value option 19-Dec-2023
3 Governing law(s) of the instrument Of Canada applicable therein Ocher TLAC Instrument Contractual Cont	instrument 7.5 r value option 19-Dec-2023
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment 4 Transitional Basel III rules N/A N/A N/A N/A N/A N/A N/A N/	r value option 19-Dec-2023
3a of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment 4 Transitional Basel III rules N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	7.5 r value option 19-Dec-2023
instruments governed by foreign law) Regulatory treatment 4 Transitional Basel III rules N/A N/A N/A N/A Eligible at solo/group/group&solo N/A Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument 10 Accounting classification Liability - fair value option 11 Original date of issuance / Settlement Dated Original maturity date / Final maturity Optional call date, contingent call dates and Contractual AVA N/A N/A N/A N/A N/A N/A N/A	7.5 r value option 19-Dec-2023
4 Transitional Basel III rules N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	7.5 r value option 19-Dec-2023
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 N/A 7 Instrument type Other TLAC instrument Other TLAC instrument Other TLAC instrument Other TLAC instrument N/A N/A N/A N/A N/A 9 Par value of instrument S S 2.91 10 Accounting classification Liability - fair value option Liab	7.5 r value option 19-Dec-2023
6 Eligible at solo/group/group&solo N/A N/A N/A Other TLAC instrument type Other TLAC instrument Other TLAC instrument Other TLAC instrument Other TLAC instrument Other TLAC instrument Other TLAC instrument Other TLAC instrument Other TLAC instrument N/A N/A N/A N/A Par value of instrument Instru	7.5 r value option 19-Dec-2023
7 Instrument type Other TLAC instrument Other TLAC instrument Other TLAC instrument Other TLAC instrument Other TLAC instrument Other TLAC instrument Other TLAC instrument Other TLAC instrument Other TLAC instrument Other TLAC instrument N/A N/A N/A N/A 9 Par value of instrument 5 2.91 Liability - fair value option Liability - fair va	7.5 r value option 19-Dec-2023
8 millions, as of most recent reporting date) N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	r value option 19-Dec-2023
9 Par value of instrument 5 2.91 10 Accounting classification Liability - fair value option Liab	r value option 19-Dec-2023
10 Accounting classification Liability - fair value option Liabili	r value option 19-Dec-2023
11 Original date of issuance / Settlement 4-Dec-2023 15-Dec-2023 12 Perpetual or dated Dated Dated Dated 13 Original maturity date / Final maturity 4-Dec-2033 15-Dec-2034 14 Issuer call subject to prior supervisory approval Yes Yes Optional call date, contingent call dates and	19-Dec-2023
12 Perpetual or dated Da	
14 Issuer call subject to prior supervisory approval Yes Yes Yes Optional call date, contingent call dates and	19-Dec-203(
Optional call date, contingent call dates and	
	19-Dec-24
· · · · · · · · · · · · · · · · · · ·	ne and December 19,
	g Dec 19, 2024 up to
16 Subsequent call dates, if applicable and excluding the maturity date and excluding the maturity date and excluding the maturity date and excluding the maturity date.	ng the maturity date
17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed	
18 Coupon rate and any related index Zero coupon, 6.9% Zero coupon, 7.00% Zero coupon	1, 5.66%
19 Existence of a dividend stopper No No No	
Fully discretionary, partially discretionary or Mandatory Mandatory Mandatory Mandatory	
21 Existence of a step up or other incentive to redeem No No No	
22 Noncumulative or cumulative Cumulative Cumulative Cumulative Cumulative	
23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible	ible
24 If convertible, conversion trigger (s) N/A N/A N/A 25 If convertible, fully or partially N/A N/A N/A	
25 If convertible, fully or partially IN/A IN/A IN/A IN/A IN/A IN/A IN/A IN/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	
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)	
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 convertible, specify issuer of instrument it converts 29 into N/A N/A N/A 30 Write-down feature No No No No 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary	
If 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 convertible, specify issuer of instrument it converts 29 into N/A N/A N/A N/A N/A N/A N/A N/	rom subordination
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	rom subordination
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	rom subordination Deposit Liabilities
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	
If convertible, specify issuer of instrument it converts 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	
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	
If convertible, specify issuer of instrument it converts N/A	Deposit Liabilities

	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	ВМО	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MG82	06375MGA7	06375MGB5
	for private placementy	00070141002	000701110711	OGOYGMODO
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	N/A	N/A
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9 10	Par value of instrument Accounting classification	USD 5.271 Liability - fair value option	USD 10 Liability - fair value option	USD 3.61 Liability - fair value option
11	Original date of issuance / Settlement	7-Dec-2023	13-Dec-2023	15-Dec-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	7-Dec-2026		15-Dec-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 07-Jun-2024	At par on 13-Dec-2025	At par on 15-Dec-2024
16	Subsequent call dates, if applicable Coupons/dividends	At par on each June and December 7, commencing Jun 07, 2024 up to and excluding the maturity date	At par on each June and December 13, commencing Dec 13, 2025 up to and excluding the maturity date	At par on each March, June, September and December 15, commencing Dec 15, 2024 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Step up
18	Coupon rate and any related index	6.15%		5.50%-7.20%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, fully or partially If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
30	into 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			
24	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
J-7a	., 190 01 30001011101011	= nomption from suportalitation	= Nomption from Suborulliation	= Normphon 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	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: 06375MG82	Final Terms - CUSIP: 06375MGA7	Final Terms - CUSIP: 06375MGB

	tures Of Regulatory Capital Instruments			
(\$ million:	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BINO	DIVIO	BINO
2	for private placement)	06375MGD1	06368LF76	06375MGF6
		Province of Ontario and the laws	Province of Ontario and the laws	Province 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	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 2 Liability - fair value option	Liability - fair value option	USD 3 Liability - fair value option
11	Original date of issuance / Settlement	15-Dec-2023		, ,
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Dec-2033		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 15-Jun-2025	22-Dec-24	At par on 22-Dec-2024
15	redemption amount / initial maturity	At par on 15-5un-2025	22-Dec-24	At par on 22-Dec-2024
16	Subsequent call dates, if applicable Coupons/dividends	At par on each June and December 15, commencing Jun 15, 2025 up to and excluding the maturity date	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date	At par on each June and December 22, commencing Dec 22, 2024 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index		Zero coupon, 5.23%	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 25	If convertible, conversion trigger (s)	N/A N/A	N/A N/A	N/A N/A
26	If convertible, fully or partially If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
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: 06375MGD:	Final Terms - CUSIP: 06368I F76	Final Terms - CUSIP: 06375MGF6

(\$ IIIIIIIIII	tures Of Regulatory Capital Instruments s except as noted)			
	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MGG4	06375MGH2	06375MGJ8
	for private placement)	06375101664	00373WIGH2	06373181636
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other FEX O metrament	Carlot 12.10 motiument	Other FERO motiument
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	Liability - fair value option	Liability - fair value option 22-Dec-2023	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	22-Dec-2023 Dated	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
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 22-Dec-2024	At par on 22-Dec-2024	At par on 05-Jan-2025
16	Subsequent call dates, if applicable	At par on each June and December 22, commencing Dec 22, 2024 up to and excluding the maturity date	At par on each June and December 22, commencing Dec 22, 2024 up to and excluding the maturity date	At par on each January and July 5, commencing Jan 05, 2025 up to and excluding the maturity date
17	Coupons/dividends	Eivad	Eivad	Eived
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.55%	Fixed 5.50%	Fixed 5.05%
19	Existence of a dividend stopper	No	No 3.30 %	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			
	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
29 30	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No	N/A No
29 30 31	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)			
29 30	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial			
29 30 31 32 33	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)			
29 30 31 32 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No	No	No
29 30 31 32 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
29 30 31 32 33 34 34a	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Exemption from subordination	No Exemption from subordination	No Exemption from subordination
29 30 31 32 33 34 34a 35	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
29 30 31 32 33 34 34a 35 36 37	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	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
29 30 31 32 33 34 34 34a 35 36 37	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	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
29 30 31 32 33 34 34 34a 35 36 37	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form 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

	tures Of Regulatory Capital Instruments			
	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	ВМО
2	for private placement)	06375MGK5	06375MGL3	06375MGM1
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractival	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	. 1/2		
8	millions, as of most recent reporting date)	N/A USD 5	N/A USD 12	N/A USD 4
9	Par value of instrument Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	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
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 05-Jan-2025	At par on 05-Jan-2025	At par on 05-Jul-2024
16	Subsequent call dates, if applicable	At par on each January and July 5, commencing Jan 05, 2025 up to and excluding the maturity date	At par on each January and July 5, commencing Jan 05, 2025 up to and excluding the maturity date	At par on each January and July 5, commencing Jul 05, 2024 up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.12%	i	5.05%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts	NI/A	N/A	N/A
29 30	Write down feature	N/A No	N/A No	N/A No
30	Write-down feature If write-down, write-down trigger (s)	INO	INO	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
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
37	If yes, specify non-compliant features	N/A	N/A	N/A
3,	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement
		with thospectus Supplement	INTEREST TO SPECIAL SUPPLEMENT	MITA I TOSPECIOS SUPPIEMENT
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06375MGK5	Final Terms - CUSIP: 06375MGL3	Final Terms - CUSIP: 06375MGM

	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	00275MCNIO	0027514004	00275MC02
2	for private placement)	06375MGN9	06375MGP4	06375MGQ2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability 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 58	USD 2	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		19-Jan-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and	N/A	At par on 22 Jan 2025	At par on 10, Jul 2025
15	redemption amount / Initial maturity	N/A	At par on 22-Jan-2025	At par on 19-Jul-2025
16	Subsequent call dates, if applicable Coupons/dividends	N/A	At par on each January, April, July, October 22, commencing Jan 22, 2025 up to and excluding the maturity date	At par on each January and July 19, commencing Jul 19, 2025 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed to Floating	Fixed	Fixed
18	Coupon rate and any related index	SOFR + 95 bps	5.50%	5.50%
19	Existence of a dividend stopper	No	No	No
	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 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			
1	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
1				
25	Position in subordination hierarchy in liquidation (specify	Dari pagu ta Danasit Listillius	Pori popu to Deposit Liebilitie	Pori populto Deposit Lielellisie
35 36	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
36	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	N/A	N/A
37	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: 06375MGNs	Final Terms - CUSIP: 06375MGP4	Final Terms - CUSIP: 06375MGQ
_				

	tures Of Regulatory Capital Instruments s except as noted)			
(\$ 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	BIVIO	ВМО	Вио
2	for private placement)	06375MGR0	06368LJ80	06368LJ98
		Danida a of Outside and the laws	Description of Outputs and the Laure	Description of Outputs 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	or canada applicable triorent	or canada applicable triorent	or carrada applicable triorent
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N1/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	NI/A	N/A	NI/A
8	millions, as of most recent reporting date) Par value of instrument	N/A USD 5	USD 2.5	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	18-Jan-2024	30-Jan-2024	30-Jan-2024
12	Perpetual or dated	Dated 18 Jan 2020	Dated 20 Jan 2020	Dated 30 Jan 2020
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	18-Jan-2029 Yes	30-Jan-2029 Yes	30-Jan-2029 Yes
14	issuer can subject to prior supervisory approvar	100	163	103
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 18-Jan-2025	At par on 30-Jan-2025	At par on 30-Jan-2025
		At par on each January and July	At par on each January and July 30, commencing Jan 30, 2025 up	At par on each January and July
16	Subsequent call dates, if applicable		to and excluding the maturity date	
	Coupons/dividends	,	Ţ,	Ţ,
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index	5.20% No	5.55% No	5.02% 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 If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
20	If convertible specific instrument time convertible into			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
Ī	If convertible, specify issuer of instrument it converts		1	N/A
29	into	N/A	N/A	14/74
30	into Write-down feature	N/A No	N/A 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)			
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	into Write-down feature If write-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 Type of subordination	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	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	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	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 N/A	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	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 N/A MTN Prospectus	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 N/A MTN Prospectus MTN Prospectus Supplement	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No N/A

Province of Ontario and the laws of Canada applicable therein Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules N/A N/A Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Province of Ontario and the laws of Canada applicable therein Contractual Contractual Contractual Contractual Contractual Contractual N/A N/A N/A N/A N/A N/A N/A N/		tures Of Regulatory Capital Instruments			
Second control of the instrument Province of Chresio and the laws	(\$ million:	s except as noted)			
1 Uses destinating (COSP), SN, or bloomberg destination (COSPAL) to be provided patronness of control patron patronness of control patron patronness of control patronness of co					
Integrations from processing 180, or Broamberry description To provide placement of the provide placement of Section 19 provide placement of the placement of the provide	1	Leaves	· .	<u> </u>	<u> </u>
2 converte placement)			BIVIO	ВМО	Вио
Somewhat period of the instruments of Section 3 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 the TAC for Stere I advised to other the Canada applicable therein of Canada appl	2		06368LK21	06368LK96	06368LK70
Somewhat period of the instruments of Section 3 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 the TAC for Stere I advised to other the Canada applicable therein of Canada appl					
Somewhat period of the instruments of Section 3 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 the TAC for Stere I advised to other the Canada applicable therein of Canada appl			Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
sign of the LEAC cere Sheer a battering for other LEAC eights of the LEAC eight of the Characteristic security of programment of the Characteristic security of the Characteristic securit	3	Governing law(s) of the instrument			
Programment governed by freege law) Contractual Contractual Contractual Contractual Application Bost II risks NA NA NA NA NA NA NA N					
Regulatory fromment 5 Post-treassitional Basel II rules NA NA NA NA NA NA NA NA NA N	3a				
4 Transitional Basel In rices NA NA NA NA NA NA NA NA NA NA NA NA NA			Contractual	Contractual	Contractual
6 Eligible at sologizong/group/kooles Amount recegnised in regulatory capital (jurrecy in Amount recegnised in regulatory capital (jurrecy in Amount recegnised in regulatory capital (jurrecy in Amount recegnised in regulatory capital (jurrecy in Amount recegnised in regulatory capital (jurrecy in Amount recegnised in regulatory capital (jurrecy in Amount reception) 10 original due of located capital (jurrecy in Amount reception) 11 original due of sissance (5-stetement) 12 Perpetual or dated Characterian 13 Original mutuality date / final maturity 14 Issuer call subject to prior supervisory approval 15 redemption amounts / initial muturity 19 Jan 12 Original mutuality date in amounts / initial muturity 19 Jan 12 Original mutuality date / final muturity 19 Jan 12 Original mutuality date / final muturity 19 Jan 12 Original mutuality date / final muturity 19 Jan 12 Original mutuality date / final muturity 19 Jan 12 Original mutuality date / final muturity 19 Jan 12 Original mutuality date / final muturity 19 Jan 12 Original mutuality date / final muturity 19 Jan 12 Original mutuality date / final muturity 19 Jan 12 Original mutuality date / final muturity 19 Jan 12 Original mutuality date / final muturity 19 Jan 12 Original mutuality date / final muturity 19 Jan 12 Original mutuality date / final muturity 19 Jan 12 Original mutuality date / final muturity 19 Jan 12 Original mutuality date / final muturity 19 Jan 12 Original mutuality date / final muturity 19 Jan 12 Original mutuality date / final muturity 10 Original mutuality date / final muturity 10 Original mutuality date / final muturity 11 Original mutuality date / final muturity 12 Original mutuality date / final muturity 13 Original mutuality date / final mutuality date / final mutuality date / final mutuality date / final mutuality date / final mutuality date / final mutuality date / final mutuality date / final mutuality date / final mutuality date / final mutuality date / final mutuality date / final mutuality date / final mu	4		N/A	N/A	N/A
Instrument type Other TLAC instrument					
8 millions, a of most recent region (graphs) (currecy in 8 millions) and of most recent region (gaster) (and of most recent region (gaster) (and of most recent region (gaster) (and of most recent region (gaster) (gaster			-		
8 millions, so of most recent reporting date) NA NA NA NA NA NA NA NA NA NA NA NA NA	,		Other TEAC Institution	Other TEAC Instrument	Other TEAC Instrument
151 Original cell distance of Stettement Dated D		millions, as of most recent reporting date)			
19. Driginal date of issuance / Settlement 19.4an-2024 20.4an-2024 26.4an-2024			•		0.133
12 Perpetutus or dated Dated Dated 26-Jan-2034 26-Jan-					,
14 Issuer call subject to prior supervisory approval Yes Yes Yes Yes Yes Yes					
On each January and July 18, commencing Jan 19, 2029 up to and excluding the maturity date. 12 Exclusive and excluding the maturity date and excluding the maturity date and excluding the maturity date and excluding the maturity date. 13 Exclusive and excluding the maturity date and excluding the maturity date. 14 Exclusive and exclusive and excluding the maturity date. 15 Exclusive and excluding the maturity date. 16 Exclusive and excluding the maturity date. 17 Exclusive and excluding the maturity date. 18 Exclusive and excluding the maturity date. 19 Exclusive and excluding the maturity date. 10 Exclusive and excluding the maturity date. 10 Exclusive and excluding the maturity date. 11 Exclusive and excluding the maturity date. 12 Exclusive and excluding the maturity date.					26-Jan-2034
On each January 28 At par on 28-Jan-2025 28-Jan-225 Subsequent call dates, if applicable and excluding the maturity date and excluding the excluding the maturity date and excluding the excluding the maturity date and excluding the maturity date and excluding the maturity date and excl	14	issuer call subject to prior supervisory approval	res	res	res
On each January 28 At par on 28-Jan-2025 28-Jan-225 Subsequent call dates, if applicable and excluding the maturity date and excluding the excluding the maturity date and excluding the excluding the maturity date and excluding the maturity date and excluding the maturity date and excl					
On each January 28 At par on 28-Jan-2025 28-Jan-225 Subsequent call dates, if applicable and excluding the maturity date and excluding the excluding the maturity date and excluding the excluding the maturity date and excluding the maturity date and excluding the maturity date and excl					
On each January and July 19, commencing Jan 19, 2029 up to and excluding the maturity date of commencing Jan 26, 2025 up to and excluding the maturity date of commencing date of commencing Jan 26, 2025 up to and excluding the maturity date of commencing date of commencing date of commencing Jan 26, 2025 up to and excluding the maturity date of commencing date of commencing Jan 26, 2025 up to and excluding the maturity date of commencing Jan 26, 2025 up to and excluding the maturity date of commencing Jan 26, 2025 up to and excluding the maturity date of commencing Jan 26, 2025 up to and excluding the maturity date of commencing Jan 26, 2025 up to and excluding the maturity date of commencing Jan 26, 2025 up to and excluding the maturity date of excluding the maturi		Optional call date, contingent call dates and			
Subsequent call dates, if applicable commencing Jan 18, 2025 up to and excluding the maturity date coupons/dividends c	15	redemption amount / Initial maturity	19-Jan-29	At par on 26-Jan-2025	26-Jan-25
Subsequent call dates, if applicable commencing Jan 18, 2025 up to and excluding the maturity date coupons/dividends c					
Subsequent call dates, if applicable commencing Jan 18, 2025 up to and excluding the maturity date coupons/dividends c					
Subsequent call dates, if applicable commencing Jan 18, 2025 up to and excluding the maturity date coupons/dividends c					
Subsequent call dates, if applicable commencing Jan 18, 2025 up to and excluding the maturity date coupons/dividends c					
Subsequent call dates, if applicable commencing Jan 18, 2025 up to and excluding the maturity date coupons/dividends c					
Subsequent call dates, if applicable commencing Jan 18, 2025 up to and excluding the maturity date coupons/dividends c					
Subsequent call dates, if applicable commencing Jan 18, 2025 up to and excluding the maturity date coupons/dividends c					
Subsequent call dates, if applicable commencing Jan 18, 2025 up to and excluding the maturity date coupons/dividends c					
Subsequent call dates, if applicable commencing Jan 18, 2025 up to and excluding the maturity date coupons/dividends c					
Subsequent call dates, if applicable commencing Jan 18, 2025 up to and excluding the maturity date coupons/dividends c			On each January and July 19	On each January 26	On each January 26
Coupons/dividends					
17 Fixed or Hoating dividend/coupon Fixed Fixed Fixed Fixed 18 Coupon rate and any related index Zero coupon, 5.53% 6.35% Zero coupon, 6.00% No No No No No No No N	16		and excluding the maturity date	and excluding the maturity date	and excluding the maturity date
18	17		Fixed	Fixed	Fixed
Fully discretionary, partially discretionary or mandatory Mandator					
Mandatory Mandatory Mandatory Mandatory	19		No	No	No
Existence of a step up or other incentive to redeem No	20		Mandatory	Mandatory	Mandatory
22 Noncumulative or cumulative Cumulat				,	,
24 If convertible, conversion trigger (s) N/A N/A N/A N/A 25 If convertible, fully or partially N/A N/A N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A 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 into 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) NO NO NO NO NO NO NO NO NO NO NO NO NO	22	Noncumulative or cumulative			
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 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 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, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write-down mechanism 34 down mechanism Type of subordination 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					
If convertible, specify issuer of instrument it converts N/A N/A N/A N/A N/A N/A N/A N/	27	•	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/	20	If convertible enceits instrument time convertible inte			
29 into N/A N/A N/A N/A 30 Write-down feature No No No No 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If 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 38 No N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus No No Supplement (if applicable) No No No No Pricing Supplement (if applicable)	26				
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 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 No No 39 If yes, specify non-compliant features 39 No No 30 No 31 If yes, specify non-compliant features 30 No No 31 Prospectus / Base Shelf Prospectus / Short Form 31 Prospectus 32 Pari pasu to Deposit Liabilities 33 No No 34 No 35 No 36 No 37 No 37 Prospectus / Base Shelf Prospectus / Short Form 38 Prospectus / Short Form 39 Prospectus / Short Form 40 Prospectus / Short Form 41 Prospectus / Short Form 42 Prospectus / Supplement (if applicable) 43 Pricing Supplement (if applicable)	29				
If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism If temporary write-down, description of write-down mechanism If temporary write-down, description of write-down mechanism If temporary write-down, description of write-down mechanism If temporary write-down down mechanism If you of subordination Exemption from subordination Exemption from subordination Exemption from subordination Exemption from subordination Exemption from subordination Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabil			No	No	No
If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features No No No No No No No No No No No Prospectus / Base Shelf Prospectus / Short Form Prospectus Pricing Supplement (if applicable) Exemption from subordination Exemption from subordination Exemption from subordination Exemption from subordination					
If temporary write-down, description of write- down mechanism 34 Type of subordination					
Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities 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 N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)		If temporary write-down, description of write-			
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No No No No No No No No No No No No No N			Examplian from subsedingtion	Examplian from subsedingtion	Everytian from subsidiredian
35 instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabil	34a	type or subordination	Exemplion from supordination	Exemplion from supordination	Exemplion from supordination
36 Non-compliant transitioned features No No No No No No No No No No No No No		Position in subordination hierarchy in liquidation (specify			
37 If yes, specify non-compliant features N/A N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)		instrument type immediately senior to instrument)	·		·
Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)					
Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	3/	, , , , ,	N/A	IN/A	IN/A
Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)					
Pricing Supplement (if applicable)		riospectus			
		Supplement to Base Shelf Prospectus (if applicable)			
Final Terms - CUSIP: 06368LK21 Final Terms - CUSIP: 06368LK96 Final Terms - CUSIP: 06368LK70		Pricing Supplement (if applicable)			
			Final Terms - CUSIP: 06368LK21	Final Terms - CUSIP: 06368LK96	Final Terms - CUSIP: 06368LK70

	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	ВМО	ВМО	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MGS8	06375MGT6	06375MGU3
	To private placementy	00070141000	000731410110	0007 0141000
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
2-	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	o madraa.	- 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 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 FEX of Heardment	Guior 12/10 moutamont	Guidi 12 to modulinin
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2	USD 2	USD 5
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 23-Jan-2024	Liability - fair value option 30-Jan-2024	Liability - fair value option 30-Jan-2024
12	Perpetual or dated	Dated 23-3a11-2024	Dated S0-3aii-2024	Dated
13	Original maturity date / Final maturity	23-Jan-2026	30-Jan-2034	30-Jan-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 23-Jul-2024	At par on 30-Jul-2025	At par on 30-Jan-2025
16	Subsequent call dates, if applicable	At par on each January and July 23, commencing Jul 23, 2024 up to and excluding the maturity date	30, commencing Jul 30, 2025 up	At par on each January and July 30, commencing Jan 30, 2025 up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index	5.05%	5.50% No	
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	INO	No
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
20	If convertible specify instrument time convertible into			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial			
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
	Backley to subsculture 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35	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	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: 06375MGS8	Final Terms - CUSIP: 06375MGT6	Final Terms - CUSIP: 06375MGU
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	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	ВМО	ВМО	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MGV1	06375MGW9	06375MGX7
	, and the processing of the pr			***************************************
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	NIA	N/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			
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 5	N/A USD 8	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	29-Jan-2024	29-Jan-2024	29-Jan-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	29-Jan-2027	29-Jan-2027	29-Jan-2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 29-Jan-2025	At par on 29-Jul-2024	At par on 29-Jan-2026
16		At par on each January and July 29, commencing Jan 29, 2025 up	At par on each January and July 29, commencing Jul 29, 2024 up to and excluding the maturity date	At par on each January and July 29, commencing Jan 29, 2014 and 20
16	Subsequent call dates, if applicable Coupons/dividends	to and excluding the maturity date	to and excluding the maturity date	to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.05%	5.25%	5.35%
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
	James asset, manuactory or optional conversion		1	1-2
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30 31	Write-down feature If write-down, write-down trigger (s)	No	No	No
31	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
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 Torms - CUCID: 0007FMCV	Final Terms - CUSIP: 06375MGW	Final Torms CHOID: 00075MOV

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)		Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BIVIO	Bivio
2	for private placement)	06375MGY5	06368LM94	06368LM86
			Province of Ontario and the laws of	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	Canada applicable therein	of Canada applicable therein
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
6 7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A	N/A Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC 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 3	USD 2	USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	31-Jan-2024	16-Feb-2024	16-Feb-2024
12	Perpetual or dated	Dated 21 Jan 2020	Dated 16 Feb 2027	Dated 16 Feb 2027
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	31-Jan-2029 Yes	16-Feb-2027 Yes	16-Feb-2027 Yes
14	issuer can subject to prior supervisory approval		100	1.00
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 31-Jan-2025	At par on 16-Feb-2025	At par on 16-Feb-2025
16	Subsequent call dates, if applicable	At par on the last day of January, April, July and October, commencing Jan 31, 2025 up to and excluding the maturity date	At par on each February and August 16, commencing Feb 16, 2025 up to and excluding the maturity date	At par on each February and August 16, commencing Feb 16, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.50%	5.45%	5.02%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No Compositativa	No Currentative	No Currentative
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 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
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 N/A	No N/A	No N/A
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	IVA	INA
	Supplement to Base Shelf Prospectus (if applicable)			
<u> </u>	* ** *** *** ***	MTN Prospectus Supplement		
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06375MGY5	Final Terms - CUSIP: 06368LM94	Final Terms - CUSIP: 06368LM80

	tures Of Regulatory Capital Instruments s except as noted)			
(Ç	a except as noted)			
				Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BWO	BIVIO	BINO
2	for private placement)	06368LP91	06375MGZ2	06375MP25
	,			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
22	Means by which enforceability 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 2	USD 4.495
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	28-Feb-2024	6-Feb-2024	9-Feb-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Feb-2044	6-Feb-2026	9-Feb-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	28-Feb-29	At par on 06-Aug-2024	At par on 09-Feb-2026
	, , , , , , , , , , , , , , , , , , ,			,
		On each February and August	At par on each February and	At par on each February and
		28, commencing Feb 28, 2029	August 6, commencing Aug 06,	August 9, commencing Feb 09,
		up to and excluding the maturity	2024 up to and excluding the	2026 up to and excluding the
16	Subsequent call dates, if applicable	date	maturity date	maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 7.92%	5.10%	5.50%
19	Existence of a dividend stopper	No	No S. 1878	No 0.0070
	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			
25	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
30	If write-down, write-down trigger (s)	INU	INO	INU
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus		MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)			
	The second of th		MTN Prospectus Supplement	MTN Prospectus Supplement
	İ			
	Pricing Supplement (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368LP91	Final Terms - CUSIP: 06375MGZ	Final Terms - CUSIP: 06375MP2

(5 IIIIIIOIII	tures Of Regulatory Capital Instruments			
	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	ВМО	BINO
2	for private placement)	06375MP33	06375MP41	06375MP58
		Describera of Outralia and the James	Describera of Outrain and the laws	Danis as of Ontaria and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13	er carrada approació merem	or carrada approació moren.	or carrada appricable increm
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 10	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	9-Feb-2024	13-Feb-2024	16-Feb-2024
12	Perpetual or dated Original maturity date / Final maturity	Dated 9-Feb-2029	Dated 13-Feb-2026	Dated 16-Feb-2027
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 09-Feb-2025	At par on 13-Feb-2025	At par on 16-Aug-2024
		At you on each Fahruani and	At you on cook Fabruary and	At you on each Fahruary and
		At par on each February and August 9, commencing Feb 09,	At par on each February and August 13, commencing Feb 13,	At par on each February and August 16, commencing Aug 16,
		2025 up to and excluding the	2025 up to and excluding the	2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.20%		
19		3.2078	5.00%	
	Existence of a dividend stopper	No 3.2076	No 5.00%	
1	Fully discretionary, partially discretionary or	No	No	5.35% No
20	Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatory	5.35% No Mandatory
20 21 22	Fully discretionary, partially discretionary or	No	No	5.35% No
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	5.35% No Mandatory No Cumulative Non-convertible
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	5.35% 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	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	5.35% No Mandatory No Cumulative Non-convertible N/A N/A
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	5.35% No Mandatory No Cumulative Non-convertible N/A
21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.35% 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.35% 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	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	5.35% 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.35% 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 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	5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 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	5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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	5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 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	5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO
21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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 NO Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination	S.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	S.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO
21 22 23 24 25 26 27 28 29 30 31 32 33 34 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, 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)	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	S.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	S.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	S.35% 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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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	5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	S.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 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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A 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, 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 N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	5.35% 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

and an initial of	tures Of Regulatory Capital Instruments s except as noted)			
(Filmonia	s except as notedy			
				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	BINO	DINO
2	for private placement)	06375MP66	06375MP82	06367YG60
	- P P			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
-	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
	millions, as of most recent reporting date)	N/A USD 1.442	N/A	N/A
9	Par value of instrument Accounting classification	Liability - fair value option	USD 3 Liability - fair value option	USD 4 Liability - fair value option
11	Original date of issuance / Settlement	23-Feb-2024	23-Feb-2024	26-Feb-2024
12	Perpetual or dated	Dated 25 1 CB 2024	Dated	Dated
13	Original maturity date / Final maturity	23-Feb-2034	23-Feb-2029	26-Feb-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	A	A	00 5-1-00
15	redemption amount / Initial maturity	At par on 23-Feb-2026	At par on 23-Feb-2025	26-Feb-28
16		At par on each February and August 23, commencing Feb 23, 2026 up to and excluding the	At par on each February and August 23, commencing Feb 23, 2025 up to and excluding the	On each February and August 26, commencing Feb 26, 2028 up to and excluding the maturity date
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	uate
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.50%		Zero coupon, 5.5%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
. ——	If convertible, conversion rate	N/A	N/A	N/A
26		N/A	N/A	N/A
26 27	If convertible, mandatory or optional conversion		14/7	
27			IVA	
	If convertible, specify instrument type convertible into		IVA	
27		N/A	N/A	N/A
27	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
27 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
27 28 29 30 31 32	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A	N/A	N/A
27 28 29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A	N/A	N/A
27 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
27 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	N/A No	N/A No	N/A
27 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	N/A No
27 28 29 30 31 32 33 34 34a	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	N/A No Exemption from subordination	N/A No Exemption from subordination	N/A No Exemption from subordination
27 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 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
27 28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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
27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in 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 N/A
27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 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 N/A MTN Prospectus
27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 N/A

(S million	tures Of Regulatory Capital Instruments			
(\$-IIIIIIIIIIIIII	s except as noted)			
		Included in 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)	06368LQ25	06368LR32	06368LR40
	for private placement)	06366LQ25	00306LR32	00306LR40
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability 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 0.801
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	4-Mar-2024 Dated	8-Mar-2024 Dated	8-Mar-2024 Dated
13	Original maturity date / Final maturity	4-Mar-2034	8-Mar-2031	8-Mar-2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	4-Mar-27	8-Mar-25	8-Mar-25
		On each March and September,	On each March and September 8, commencing Mar 08, 2025 up	On each March and September 8, commencing Mar 08, 2025 up
		commencing Mar 04, 2027 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
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 6.14%	Zero coupon, 6.50%	Zero coupon, 6.25%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20				
		Mandatory	Mandatory	Mandatory
21	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative		,	, ,
22 23	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
22 23 24	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
22 23 24 25	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A N/A	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
22 23 24 25 26 27 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	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
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	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 Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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 Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Cumulative Non-convertible N/A N/A N/A N/A N/A 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 Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A 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
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A 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
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features 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 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 Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 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

	tures Of Regulatory Capital Instruments			
nollilin <i>¢)</i>	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BINO	BINO	DINO
2	for private placement)	06375MP90	06375MPA7	06375MPB5
		Description of Ontonio and the James	Description of Outside and the laws	Description of Contents and the laws
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13	or canada applicació meren.	or carrada appricable increm	or canada approadio increm
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	NIA
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	N1/A	N1/A	NI/A
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 7	N/A USD 5	N/A USD 8.271
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	5-Mar-2024	5-Mar-2024	8-Mar-2024
12	Perpetual or dated	Dated 5 Mar 2027	Dated 5 Mar 2020	Dated 0 Mar 2020
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	5-Mar-2027 Yes	Yes 5-Mar-2029	8-Mar-2029 Yes
14	1330CL Call Subject to prior supervisory approval	100	100	100
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 05-Mar-2025	At par on 05-Mar-2025	At par on 08-Mar-2025
		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 05, 2025 up to and excluding the	September 5, commencing Mar 05, 2025 up to and excluding the	September 8, commencing Mar 08, 2025 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	September 5, commencing Mar	September 5, commencing Mar	September 8, commencing Mar
16	Coupons/dividends Fixed or floating dividend/coupon	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 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	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	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%	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 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	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 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 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 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 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	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	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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence 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	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	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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, 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, mandatory or optional conversion If convertible, specify instrument type convertible into If 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, mandatory or optional conversion If convertible, 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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 N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	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	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	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 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 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	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	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	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 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 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	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 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, permanent or temporary If temporary write-down, description of write- down mechanism Type of 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 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 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	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 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, enversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	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 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 Pari pasu to Deposit Liabilities No 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 N/A Pari pasu to Deposit Liabilities No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A

	stures Of Regulatory Capital Instruments as except as noted)			
(\$ 111111011	s except us notedy			
				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	Billo	BINIO	DINO
2	for private placement)	06375MPD1	06375MPE9	06375MPF6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	O and the advanta	O and the office I	O a contract of the contract
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5	USD 5	USD 4
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Mar-2024	15-Mar-2024	20-Mar-2024
12	Perpetual or dated	Dated	Dated 45 Mar 2000	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	15-Mar-2027 Yes	15-Mar-2029 Yes	20-Mar-2029 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 15-Mar-2025	At par on 15-Mar-2025	At par on 20-Mar-2025
		At par on each March and	At par on each March and	At par on each March and
		September 15, commencing Mar	September 15, commencing Mar	September 20, commencing Mar
		15, 2025 up to and excluding the		20, 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	5.22%		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 Cumulativa
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
30	If convertible one of the transmission of the convertible one of the			
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			
- 2/	I WO WIT THE CHANGE	Evamption from subordination	Exemption from subordination	Exemption from subordination
34 34a		Exemption from Supordination	,	1
	Type of subordination	Exemption from subordination		
	Type of subordination Position in subordination hierarchy in liquidation (specify			
34a 35	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	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	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities		·
34a 35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities	No	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	No	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	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 No N/A	No	No N/A

	tures Of Regulatory Capital Instruments s except as noted)			
	excepe as noted)	regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	00075140110	000001.000	0000011104
2	for private placement)	06375MPH2	06368LS80	06368LU61
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
2-	Means by which enforceability requirement of Section 13			
	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3		USD 0.145
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Mar-2024	18-Mar-2024	22-Mar-2024
12	Perpetual or dated	Dated 22 Mar 2027	Dated 18 Mar 2024	Dated 22 Mar 2021
13	Original maturity date / Final maturity	22-Mar-2027	18-Mar-2034	22-Mar-2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 22-Sep-2024	At par on 18-Mar-2029	22-Mar-25
16	Subsequent call dates, if applicable	At par on each March and September 22, commencing Sep 22, 2024 up to and excluding the maturity date	At par on each March and September 18, commencing Mar 18, 2029 up to and excluding the maturity date	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.20%		Zero coupon, 6.40%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatani	Mandatan
	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
21 22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06375MPH	Final Terms - CUSIP: 06368LS80	Final Terms - CUSIP: 06368LU61

Province of Ontario and the laws of Canada applicable therein of Canada		tures Of Regulatory Capital Instruments			
Section Sect	(\$ million	s except as noted)			
1 toser by which placement of the instrument of Section 13 of Convents applicable therein therein of Convents applicable therein of Convents applicable therein of Convents applicable therein of Convents applicable therein of Convents applicable therein of Convents applicable therein therein therein therein therein therein the Convents appl					
Distinguishment of Comment of Section 1 Comment of	1	Issuer	· · ·		
2 Generality landed of the instrument of Section 18, 20 (Contractually requirement of Section 18, 20 (Contractually requirement of Section 18, 20 (Contractually requirement of Section 18, 20 (Contractually requirement of Section 18, 20 (Contractually requirement of Section 18, 20 (Contractually Contractually ntractual Contractual			Diric	Direction	Billo
3 Committed works of the instruments of Scribt of Manna by which referroability requirement of Scribt on 3 of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of the TAC Fern Steet is achieved for other TAC-eligible instruments governed by freeign and the second of the TAC fern Steet is achieved for other TAC-eligible instruments governed by freeign and the second of the TAC instrument of	2	for private placement)	06375MPJ8	06375MPL3	06375MPM1
3 Committed works of the instruments of Scribt of Manna by which referroability requirement of Scribt on 3 of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of the TAC Fern Steet is achieved for other TAC-eligible instruments governed by freeign and the second of the TAC fern Steet is achieved for other TAC-eligible instruments governed by freeign and the second of the TAC instrument of					
3 Committed works of the instruments of Scribt of Manna by which referroability requirement of Scribt on 3 of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of the TAC Fern Steet is achieved for other TAC-eligible instruments governed by freeign and the second of the TAC fern Steet is achieved for other TAC-eligible instruments governed by freeign and the second of the TAC instrument of			Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
The First Form Service is achieved for other IAC rigitate Service of process proce	3	Governing law(s) of the instrument			
Instrument governed by foreign law) A processor processor of the control of the		Means by which enforceability requirement of Section 13			
Regulatory treatment 4 Transmissional Basel III rules N/A N/A N/A 5 Prost transmissional Basel III rules N/A N/A N/A 6 Eligible of blood proving proposable N/A N/A N/A A N/A N/A A N/A N/A A N/A N/A A N/A N/A A N/A N/A A N/A N/A A N/A N/A A N/A N/A A N/A N/A A N/A N/A A N/A N/A A N/A N/A A N/A N/A A N/A N/A A N/A A N/A N/A A N/A B rules of instruction regulatory capital (Correcy is B rules) of most recent region (abolt of blood proving date) 9 Par value of instrument 10 According Geoderation (abolt of blood proving date) 10 According Geoderation (abolt of blood proving date) 11 Original date of insurance Settlement 12 Abelian 2002 13 Original maturity date from maturity 13 Original maturity date from maturity 14 Insure call subject to prior supervisory approval 15 Insure call subject to prior supervisory approval 16 Insure call subject to prior supervisory approval 17 Pede of floring distinct of contract prior supervisory approval 18 Subsequent call dates, if applicable 19 Part on 26-Mar-2029 All part on 27-Mar-2025 All part on 28-Mar-2025 All par	3a	· ·			
4 Transitional Basel III rules N/A N/A N/A 5 Performational Basel III rules N/A N/A N/A 6 Clapible at soldgreput/group/soup/soup/soup/soup/soup/soup/soup/s			Contractual	Contractual	Contractual
6 Sighter at tool ground group place to MAX NA NA NA NA NA NA NA NA NA NA NA NA NA	4		N/A	N/A	N/A
7 Instrument type 8 Amount recognised in regulatory capital (currency in 8 millions, as of most recent reporting date) N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A					
Amount recognised in regulatory capital Currency in NA NA NA NA			-		
9 Par value of instrument 10 Accounting cassification 11 Accounting cassification 12 Accounting cassification 13 Accounting cassification 14 Depretation of active 13 Composition of active 13 Original date of issuance / Settlement 13 Original date of issuance / Settlement 14 Dated 15 Original date of issuance / Settlement 16 Dated 16 Dated 17 Dated 18 Dated 18 Dated 18 Dated 19 Dated 10 Dated 19 D			Other TEXO Instrument	Other TEXO Instrument	Other TEXO Instrument
10 Original call active of sustence Labelity - Fair value option Labelity - Fair value option Labelity - Fair value option Labelity - Fair value option Labelity - Fair value option Labelity - Fair value option Labelity - Fair value option Labelity - Fair value option 28-Mar-202 28-Mar-202 Dated 28-Mar-202 28-Mar-202 28-Mar-202 Ves 27-Mar-2029 Ves 27-Mar-2029 Ves					
11 Drigonal calze of Issuance / Settlement Dated					
12 Perpetus or dated Dat		Ü			28-Mar-2024
Subsequent call date, contingent call dates and Optional call date, contingent call dates and Optional call date, contingent call dates and At par on each March and September 27, commencing Mar September 27, commencing Mar September 28, commencing Mar September 28, commencing Mar September 28, commencing Mar September 27, commencing Mar September 28, commencing Mar September 28, commencing Mar September 27, commencing Mar September 28, commencing		Perpetual or dated	Dated	Dated	Dated
Ogstonal call date, contingent call dates and 15 redemption amount / Initial maturity At par on each March and September 26, commencing Mar September 27, commencing Mar September 28, commen					
At par on 26-Mar-2029 At par on 27-Mar-2025 At par on 28-Mar-2025 At par on each March and September 28, commencing Mar September 27, commencing Mar September 28, commencing Mar September 27, commencing Mar September 28, commencing Mar September 27, commencing Mar September 28, commencing Mar September 27, commencing Mar September 2	14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
At par on 26-Mar-2029 At par on 27-Mar-2025 At par on 28-Mar-2025 At par on each March and September 28, commencing Mar September 27, commencing Mar September 28, commencing Mar September 27, commencing Mar September 28, commencing Mar September 27, commencing Mar September 28, commencing Mar September 27, commencing Mar September 2					
At par on 26-Mar-2029 At par on 27-Mar-2025 At par on 28-Mar-2025 At par on each March and September 28, commencing Mar September 27, commencing Mar September 28, commencing Mar September 27, commencing Mar September 28, commencing Mar September 27, commencing Mar September 28, commencing Mar September 27, commencing Mar September 2					
At par on each March and September 27, commencing Mar September 28, commencing Mar September 28, commencing Mar September 28, commencing Mar September 28, commencing Mar September 28, commencing Mar September 28, commencing Mar September 28, commencing Mar September 28, commencing Mar September 28, commencing Mar September 28, commencing Mar September 28, commencing Mar September 28, commencing Mar September 28, commencing Mar September 28, commencing Mar September 28, commencing March and excluding the maturity date maturity date maturity date fixed or fixed or fixed or fixed partial gliscretionary, partially discretionary, partially dis					
September 26, commencing Mar 26, 2029 up to and excluding the naturity date maturity d	15	redemption amount / Initial maturity	At par on 26-Mar-2029	At par on 27-Mar-2025	At par on 28-Mar-2025
September 26, commencing Mar 26, 2029 up to and excluding the naturity date maturity d					
September 26, commencing Mar 26, 2029 up to and excluding the naturity date maturity d					
September 26, commencing Mar 26, 2029 up to and excluding the naturity date maturity d					
September 26, commencing Mar 26, 2029 up to and excluding the naturity date maturity d					
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September 26, commencing Mar 26, 2029 up to and excluding the naturity date maturity d					
September 26, commencing Mar 26, 2029 up to and excluding the naturity date maturity d					
September 26, commencing Mar 26, 2029 up to and excluding the naturity date maturity d			At you on each Movel and	At you on each Movel and	At you are each Mouch and
26, 2029 up to and excluding the anaturity date maturity ale maturity date maturity ale maturity ale					
Coupons/dividends				, ,	28, 2025 up to and excluding the
17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed Fixed Fixed 18 Coupon rate and any related index 5.00% 5.45% 5.75 5	16		maturity date	maturity date	maturity date
18 Coupon rate and any related index	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					
Mandatory Mandatory Mandatory	19		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	20		Mandatan	Mandatan	Man data m
22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 30 Write-down feature 31 If write-down, unite-down trigger (s) 32 If write-down, full or partiall 33 If write-down, description of write-down mechanism 34 Type of subordination 4 Position in subordination hierarchy in liquidation (specify instrument type simediately senior to instrument) 36 Non-compliant transitioned features 37 No 38 If yes, specify non-compliant features 39 Non-compliant transitioned features 30 Non-compliant transitioned features 31 Non-compliant transitioned features 32 Non-compliant transitioned features 33 If yes, specify non-compliant features 34 Non-compliant transitioned features 35 Non-compliant transitioned features 36 Non-compliant features 37 No 38 Non-compliant features 39 Non-compliant features 30 No 31 No 32 Non-compliant features 34 No 35 Non-compliant features 36 Non-compliant features 37 No 38 Non-compliant features 39 No 30 No 30 No 31 No 31 No 32 Non-compliant features 34 No 35 Non-compliant features 36 Non-compliant features 37 No 38 Non-compliant features 39 No 30 No 30 No 31 No 32 No 33 No 34 No 35 Non-compliant features 36 Non-compliant features 37 No 38 No 39 No 39 No 30 No 30 No 30 No 30 No 30 No 31 No 31 No 32 No 33 No 34 No 35 No 35 Non-compliant features 36 No 37 No 38 No 39 No 39 No 30 N			·	,	,
24 If convertible, conversion trigger (s) N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A					-
25 If convertible, fully or partially N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
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 Virte-down feature No 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 write-down, permanent or temporary 34 If write-down, permanent or temporary 35 If write-down, permanent or temporary 36 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 If convertible, specify issuer of instrument it converts If convertible, specify issuer of instrument it converts 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 NO NO NO If 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 If yes, specify instrument type immediately senior to instrument) NO NO NO Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement		· · ·			
29 into N/A N/A N/A N/A 30 Write-down feature No No No No No 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 35 Type of subordination Exemption from subordination 4 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features No No No No 37 If yes, specify non-compliant features 38 N/A N/A N/A 4 Prospectus / Base Shelf Prospectus / Short Form Prospectus 5 Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement	28				
30 Write-down feature No No No No No No No No No No No No No	20	• • •	N/A	N/A	N/A
31					
33					
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 No No No No N					
34 down mechanism Exemption from subordination Pari pa	33				
34a Type of subordination Exemption from subordination Exemption 34	. , , , , , , , , , , , , , , , , , , ,				
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		Desition in subandination bissential Park Co. 1			
36 Non-compliant transitioned features No No No No No No No No No No No No No	35	, , , , ,	Pari pasu to Deposit Liahilities	Pari pasu to Deposit Liahilities	Pari pasu to Deposit Liabilities
37 If yes, specify non-compliant features N/A N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement 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			N/A	N/A	N/A
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		Prospectus / Base Shelf Prospectus / Short Form			
Pricing Supplement (if applicable) MIN Prospectus Supplement MIN Prospectus Supplement MIN Prospectus Supplement	L		MTN Prospectus	MTN Prospectus	MTN Prospectus
Pricing Supplement (if applicable) MIN Prospectus Supplement MIN Prospectus Supplement MIN Prospectus Supplement		Supplement to Base Shelf Prospectus (if applicable)			
		,	IVITA Prospectus Supplement	IVITN Prospectus Supplement	IVI N Prospectus Supplement
Final Terms - CUSIP: 06375MPJ8 Final Terms - CUSIP: 06375MPL3 Final Terms - CUSIP: 06375MF		Pricing Supplement (if applicable)			
			Final Terms - CUSIP: 06375MPJ8	Final Terms - CUSIP: 06375MPL3	Final Terms - CUSIP: 06375MPN

() (nonlini ç				
	s except as noted)			
1			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			20
2	for private placement)	06375MPG4	06368LV94	06375MPR0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(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	Contractual	Contractual	Contractual
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other FEX Comparation	Carlot 12 to monamora	Other TEXO Indudition
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 1.364 Liability - fair value option	USD 0.519 Liability - fair value option	USD 5 Liability - fair value option
11	Original date of issuance / Settlement	28-Mar-2024	5-Apr-2024	5-Apr-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Mar-2031	5-Apr-2031	5-Apr-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	A4 00 M 0000	5.405	A4 05 A 0005
15	redemption amount / Initial maturity	At par on 28-Mar-2026	5-Apr-25	At par on 05-Apr-2025
		At par on the last day of each March, June, September and		At par on each April and October
		December, commencing Mar 28,	On each April and October 5,	5, commencing Apr 05, 2025 up
		2026 up to and excluding the	commencing Apr 05, 2025 up to	to and excluding the maturity
16	Subsequent call dates, if applicable	maturity date	and excluding the maturity date	date
17	Coupons/dividends			uato
1/	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.30%	Fixed Zero coupon, 6.25%	Fixed
	Coupon rate and any related index Existence of a dividend stopper			Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	5.30% No	Zero coupon, 6.25% No	Fixed 5.17% No
18 19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	5.30% No Mandatory	Zero coupon, 6.25% No Mandatory	Fixed 5.17% No Mandatory
18 19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	5.30% No	Zero coupon, 6.25% No	Fixed 5.17% No
18 19 20 21 22 23	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	5.30% No Mandatory No Cumulative Non-convertible	Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible	Fixed 5.17% 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)	5.30% No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A	Fixed 5.17% 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 If convertible, conversion trigger (s) If convertible, fully or partially	5.30% No Mandatory No Cumulative Non-convertible	Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible	Fixed 5.17% 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)	5.30% No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.17% 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, ully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.17% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.17% 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, ully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.17% No 5.17% 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 5.17% No Mandatory No Cumulative Non-convertible 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)	5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.17% No 5.17% 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	5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.17% No 5.17% 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)	5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.17% No 5.17% 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	5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Fixed 5.17% No 5.17% 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.17% No 5.17% 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 Type of subordination	5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Fixed 5.17% No 5.17% 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Fixed 5.17% No 5.17% 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	5.30% 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	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 Pari pasu to Deposit Liabilities No	Fixed 5.17% 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 5.17% No 5.17% 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	5.30% 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	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 Pari pasu to Deposit Liabilities No	Fixed 5.17% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	5.30% 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	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 Pari pasu to Deposit Liabilities No	Fixed 5.17% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	5.30% 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	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 Pari pasu to Deposit Liabilities No	Fixed 5.17% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	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 N/A	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 Pari pasu to Deposit Liabilities No	Fixed 5.17% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	5.30% 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	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 Pari pasu to Deposit Liabilities No	Fixed 5.17% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No N/A N/A

	tures Of Regulatory Capital Instruments			
nollilin <i>¢)</i>	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			50
2	for private placement)	06375MPS8	06375MPN9	06375MPP4
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	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	Comtractival	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
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	outer 12 to monament		other 12 to monument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9 10	Par value of instrument Accounting classification	USD 5 Liability - fair value option	USD 2 Liability - fair value option	USD 15.9 Liability - fair value option
11	Original date of issuance / Settlement	5-Apr-2024	8-Apr-2024	9-Apr-2024
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity	5-Apr-2029	8-Apr-2026	9-Apr-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 05-Apr-2025	At par on 08-Oct-2024	At par on 09-Apr-2025
		At a second as the Assistant Catabase	At a second seco	A4
		5, commencing Apr 05, 2025 up	At par on each April and October 8, commencing Oct 08, 2024 up	9, commencing Apr 09, 2025 up
		to and excluding the maturity	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	date	date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.25%	5.20%	5.60%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 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 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
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-			
2.4	down mechanism	Everytion from subsection de-	Examplian from subsections	Everytion from sub-sub-sub-sub-
34	Tuno of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34 34a	Type of subordination	- 1		
	Type of subordination Position in subordination hierarchy in liquidation (specify	, , , , , , , , , , , , , , , , , , , ,		
34a 35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	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	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 s except as noted)			
(Ç IIIIII ÇI	s except as noted,			
				Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DIVIO	BINIO	DINO
2	for private placement)	06375MPQ2	06375MPT6	06375MPU3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
22	Means by which enforceability 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 22.5	USD 5	USD 6.4
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10-Apr-2024	9-Apr-2024	12-Apr-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10-Apr-2034	9-Apr-2027	12-Apr-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	A	A	Al
15	redemption amount / Initial maturity	At par on 10-Apr-2026	At par on 09-Oct-2024	At par on 12-Apr-2025
		At par on each April and October 10, commencing Apr 10, 2026 up to and excluding the maturity		At par on each April and October 12, commencing Apr 12, 2025 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	5.50%		5.75%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
<u> </u>	and the second s			
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into Maite de la festiva	N/A	N/A	N/A
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A
1	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06375MPQ	Final Terms - CUSIP: 06375MPT	Final Terms - CUSIP: 06375MPL

	tures Of Regulatory Capital Instruments s except as noted)			
(\$ million	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			50
2	for private placement)	06368LW44	06375MPV1	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
20	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractadi	Contractadi	Contractadi
4	Transitional Basel III rules	N/A	N/A	N/A
5 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			
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 0.11	N/A 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	12-Apr-2024	12-Apr-2024	19-Apr-2024
12	Perpetual or dated Original maturity date / Final maturity	Dated 12-Apr-2029	Dated 12-Apr-2027	Dated 19-Apr-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	, , , , , ,			
45	Optional call date, contingent call dates and	At nor on 12 Apr 2025	At nor on 12 Apr 2025	At nor on 10 Apr 2025
15	redemption amount / Initial maturity	At par on 12-Apr-2025	At par on 12-Apr-2025	At par on 19-Apr-2025
			At par on each April and October	
		to and excluding the maturity	12, commencing Apr 12, 2025 up to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
47	Coupons/dividends	Pived	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.50%-5.75%	Fixed 5.25%	Fixed 5.52%
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 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 enceify instrument the convertible in			
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 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
3-70		= Normphor from Substraination	= Nomption from Suborulliation	= Non-phon 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
36	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus Prospectus / Short Form		MTN Propositive	MTN Propositive
-	•		MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CHSID: 062601 M/4	Final Terms - CUSIP: 06375MPV	Final Terms - CHSID: 06276454
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	tures Of Regulatory Capital Instruments s except as noted)			
nollilin <i>¢)</i>	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			50
2	for private placement)	06375MPW9	06368LX92	06376A5B2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	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 N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	UDD 4 004	40	LIOD O
9 10	Par value of instrument Accounting classification	USD 1.934 Liability - fair value option	Liability - fair value option	USD 3 Liability - fair value option
11	Original date of issuance / Settlement	19-Apr-2024	22-Apr-2024	19-Apr-2024
12	Perpetual or dated	Dated 40 Apr 2020	Dated 22 Apr 2024	Dated 40 Apr 2024
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	19-Apr-2029 Yes	22-Apr-2034 Yes	19-Apr-2034 Yes
14	issuer can subject to prior supervisory approvar	100	163	100
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 19-Apr-2025	22-Apr-25	At par on 19-Apr-2026
1				
		At par on each April and October		At par on each April and October
		At par on each April and October 19, commencing Apr 19, 2025 up		
		19, commencing Apr 19, 2025 up to and excluding the maturity	On each April and October 22, commencing Apr 22, 2025 up to	19, commencing Apr 19, 2026 up to and excluding the maturity
16	Subsequent call dates, if applicable	19, commencing Apr 19, 2025 up	On each April and October 22,	19, commencing Apr 19, 2026 up
16	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon	19, commencing Apr 19, 2025 up to and excluding the maturity	On each April and October 22, commencing Apr 22, 2025 up to	19, commencing Apr 19, 2026 up to and excluding the maturity
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	19, commencing Apr 19, 2025 up to and excluding the maturity date Fixed 5.60%	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10%	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	19, commencing Apr 19, 2025 up to and excluding the maturity date Fixed	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date Fixed	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	19, commencing Apr 19, 2025 up to and excluding the maturity date Fixed 5.60%	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65%
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	19, commencing Apr 19, 2025 up to and excluding the maturity date Fixed 5.60%	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10%	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65%
17 18 19 20 21 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, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	19, commencing Apr 19, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	19, commencing Apr 19, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	19, commencing Apr 19, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a 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 Apr 19, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other 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 Apr 19, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	19, commencing Apr 19, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	19, commencing Apr 19, 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	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	19, commencing Apr 19, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	19, commencing Apr 19, 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	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	19, commencing Apr 19, 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	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	19, commencing Apr 19, 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	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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, 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	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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, 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	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 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 Apr 19, 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	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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)	19, commencing Apr 19, 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	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 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, 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	19, commencing Apr 19, 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	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	19, commencing Apr 19, 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 No Exemption from subordination Pari pasu to Deposit Liabilities No	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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, 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	19, commencing Apr 19, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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, 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 Prospectus	19, commencing Apr 19, 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 No Exemption from subordination Pari pasu to Deposit Liabilities No	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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	19, commencing Apr 19, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 Apr 19, 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 No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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, 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 Prospectus	19, commencing Apr 19, 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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

	tures Of Regulatory Capital Instruments s except as noted)			
nollilin <i>¢)</i>	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Billo	BING	DIVIO
2	for private placement)	06368LZ25	06375MPX7	06376A5F3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
/	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)			
9	Par value of instrument		USD 4	USD 1
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 26-Apr-2024	Liability - fair value option 26-Apr-2024	Liability - fair value option 24-Apr-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	26-Apr-2034	26-Apr-2039	24-Apr-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	26-Apr-29	At par on 26-Apr-2026	At par on 24-Oct-2024
		On each April and October 26, commencing Apr 26, 2029 up to	At par on each April and October 26, commencing Apr 26, 2026 up to and excluding the maturity	At par on each April and October 24, commencing Oct 24, 2024 up to and excluding the maturity
16	Subsequent call dates, if applicable	and excluding the maturity date	date	date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	Zero coupon, 6.20% No	6.00% No	6.00% No
19	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 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 instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial If write-down, permanent or temporary			
33	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus		MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368LZ25	Final Terms - CUSIP: 06375MPX	Final Terms - CUSIP: 06376A5F:
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3 Governing awdy of the information of Canach applicable therein Memory by which information is ableted for other TAC eligible instruments which information is ableted for other TAC eligible instruments were able foreign to the TAC from Street is ableted for other TAC eligible instruments were able foreign to the TAC from Street is ableted for other TAC eligible instruments were able foreign to the TAC instrument of Contractual 4 A systems of the TAC instrument of Contractual Contractual 5 Fort transmittable able at incise. NA NA NA NA NA NA NA NA NA NA NA NA NA N	2	1	06368LY67	06368LZ66	06368LZ74
3 Governing awdy of the information of Canach applicable therein Memory by which information is ableted for other TAC eligible instruments which information is ableted for other TAC eligible instruments were able foreign to the TAC from Street is ableted for other TAC eligible instruments were able foreign to the TAC from Street is ableted for other TAC eligible instruments were able foreign to the TAC instrument of Contractual 4 A systems of the TAC instrument of Contractual Contractual 5 Fort transmittable able at incise. NA NA NA NA NA NA NA NA NA NA NA NA NA N					
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## The Committee of the Contractual Contractual Contractual Contractual Contractual Experience of the Contractual Contractual Experience of the Contractual	3	•	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
Regulatory terriment Contractual Contr	3a	, , ,			
4 Transitional Basel Intuities NNA NNA NNA NNA NNA NNA NNA NNA NNA NN	50	, ,	Contractual	Contractual	Contractual
5 Peet transitional States III rules 6 Eligible at boldgroup/group/stool NNA NA NA 7 Instrument type 1 Instrument type 1 Instrument type 1 Instrument type 2 Instrument type 3 Instrument type 1 Instrument type 2 Instrument type 3 Instrument type 4 Instrument type 5 Instrument type 6 Instrument type 6 Instrument type 7 Instrument type 9 Instrument type 9 Instrument type 1 Instrument type 9 Instrument type 1 Instrument type 9 Instrument type 1 Instrument type 9 Instrument type 1 Instrument type 9 Instrument type 1 Instrument type convertible too 1 Instrument type convertible too 1 Instrument type convertible too 1 Instrument type instrument type convertible too 1 Instrument type instrument type convertible too 1 Instrument type instrument type convertible too 1 Instrument type instrument type convertible too 1 Ins					
6 Eligible at sologroup/group/solos 7 A Instrument type 7 Amount recognised in regulatory capital (currency in miles and an accordance of the TLAC instrument) 8 Amount recognised in regulatory capital (currency in miles and accordance of the TLAC instrument) 9 Part value of instrument 10 Criginal facts of mark recent reporting dato) 11 Criginal facts of suscept Statement 12 Criginal facts in Suscept Statement 13 Criginal facts in Suscept Statement 14 Criginal facts in Suscept Statement 15 Criginal facts in Suscept Statement 16 Suscept Statement 17 Criginal facts in Suscept Statement 18 Subsequent call dates, in a susception of susception of susception in susception					
Amount recipited in regulatory capital (Currency in a manufacture of the control of the Control					
8 millions, as of most recent reporting date) 9. Par value of instrument USD 0.44 10. Accounting classification 11. Original date of issuance of years 12. Perspectual or dated 13. Original date of issuance of years 14. Inspect of state of issuance of years 14. Inspect of state of issuance of years 14. Inspect of state of issuance of years 14. Inspect of state of issuance of years 15. Original maturity state (Trian maturity) 16. Subset cell subject to prior supervisory approval 16. Optional call date, originant and state of years 17. Present of original maturity and years 18. Subsequent call dates, if applicable 19. Subsequent call dates, if applicable 19. Subsequent call dates, if applicable 19. Subsequent call dates, if applicable 19. Subsequent call dates, if applicable 19. Subsequent call dates, if applicable 20. Composed without or years 21. Present or desired without original years 22. Composed without or years 23. Composed from the composed or years 24. If convertible, speech years or years 24. If convertible, speech years of instrument convertible 25. If convertible, speech years of instrument convertible 26. If convertible, speech years of instrument convertible 27. If years or years or years of instrument convertible 28. If convertible, speech years of instrument convertible 29. In the convertible, speech years of instrument convertible 29. If convertible, speech years or years of instrument convertible 20. If convertible, speech years or years of instrument convertible 29. If convertible, speech years or years of instrument convertible 30. White-down, full or partial or years of instrument convertible 31. If vivide down, full or partial or years of instrument convertible 32. If with down full or partial or years of instrument convertible 33. If vivide down, full or partial or years of instrument convertible 34. If years of years of instrument convertible 35. Non-complaint transforced features 36. Non-complaint transforced features 37. If years of years of years of instrument convertible 38. Non-compla				-	
9 Per value of instrument Usbill D. Accounting classification (Lability - fair value option Lability - fair value option Lability - fair value option Dated 11 Original date of issuance / settlement 9 A-May-2024 Dated 2 A-May-2024 Dated 13 A-May-2024 Dated 2 A-May-2029 Dated 2 A-May-2029 Dated 3 A-					
10					
11 Original date of issuance / Settlement					
3.4 Original maturity date / First all maturity				, ,	3-May-2024
On each May and November 3, commencing May 03, 2025 up to some sharp of factoring the maturity date of factoring fine maturity		Perpetual or dated	Dated	Dated	Dated
Optional call date, contingent call dates and edemption amount / Initial maturity. On each May and November 3, commencing May 03, 2025 up to and excluding the maturity date and excluding the maturity date and excluding the maturity date. Coupons/dividents Part of Tooling dividend/coupon Fixed Coupon rate and any related index Pixed Fixed			,	·	3-May-2029
Compensation amount / Initial maturity On each May and November 3, commencing May 03, 2025 up to commencing May 04, 2025 up to commencing May 04, 2025 up to commencing May 04, 2025 up to commencing May 04, 2025 up to commencing May 04, 2025 up t	14	issuer call subject to prior supervisory approval	162	162	1 62
Compensation amount / Initial maturity On each May and November 3, commencing May 03, 2025 up to commencing May 04, 2025 up to commencing May 04, 2025 up to commencing May 04, 2025 up to commencing May 04, 2025 up to commencing May 04, 2025 up t					
Compensation amount / Initial maturity On each May and November 3, commencing May 03, 2025 up to commencing May 04, 2025 up to commencing May 04, 2025 up to commencing May 04, 2025 up to commencing May 04, 2025 up to commencing May 04, 2025 up t					
On each May and November 3, commencing May 03, 2025 up to and excluding the maturity date and		Optional call date, contingent call dates and			
commencing May 03, 2025 up to and excluding the maturity date and excluding the maturity date of excluding the maturity and to excluding the maturity date of excluding the maturity date	15	redemption amount / Initial maturity	3-May-25	3-May-25	3-May-25
commencing May 03, 2025 up to and excluding the maturity date and excluding the maturity date of excluding the maturity and to excluding the maturity date of excluding the maturity date					
commencing May 03, 2025 up to and excluding the maturity date and excluding the maturity date of excluding the maturity and to excluding the maturity date of excluding the maturity date					
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commencing May 03, 2025 up to and excluding the maturity date and excluding the maturity date of excluding the maturity and to excluding the maturity date of excluding the maturity date					
commencing May 03, 2025 up to and excluding the maturity date and excluding the maturity date of excluding the maturity and to excluding the maturity date of excluding the maturity date					
commencing May 03, 2025 up to and excluding the maturity date and excluding the maturity date of excluding the maturity and to excluding the maturity date of excluding the maturity date					
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commencing May 03, 2025 up to and excluding the maturity date and excluding the maturity date of excluding the maturity and to excluding the maturity date of excluding the maturity date					
commencing May 03, 2025 up to and excluding the maturity date and excluding the maturity date of excluding the maturity and to excluding the maturity date of excluding the maturity date					
Subsequent call dates, if applicable and excluding the maturity date coupons/dividends Fixed					On each May and November 3,
Coupons/dividends	16	Subsequent call dates if applicable		0 , , ,	
17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed 22ero coupon, 5.60% 22ero coupon, 5.60% 27ero coupon, 5.40% 27ero coupon, 5.60% 27ero	10		and excitaining the materity date	and excluding the materity date	and excluding the maturity date
Existence of a dividend stopper No No No No No No No N	17	Fixed or floating dividend/coupon	Fixed	Fixed	
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No No No No No No No No No No No		· · · · · · · · · · · · · · · · · · ·			
mandatory 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		No	No	No
Existence of a step up or other incentive to redeem No Non-convertible	20		Mandatory	Mandatory	Mandatory
Convertible or non-convertible Non-convertib		,	, ,	,	
If convertible, conversion trigger (s) N/A	22	Noncumulative or cumulative		Cumulative	Cumulative
25 If convertible, fully or partially N/A N/A N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A N/A 27 If convertible, specify instrument type conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into If convertible, specify instrument it converts Into N/A N/A N/A N/A N/A N/A N/A N/A N/A 30 Write-down feature No No No No No 31 If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism 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 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 37 If yes, specify non-compliant features No No No No No No No No No No No No No					
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		, 55 ()			
27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A N/A 30 Write-down feature No No No No No No No No No No No No No		, , , ,	-		
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 30 Write-down feature No No No No No 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If temporary write-down, description of write-down mechanism 34 down mechanism 35 Type of subordination Exemption from subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Ano-compliant transitioned features No No No No 1f yes, specify non-compliant features No N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	28				
Write-down feature	29	, , ,	N/A	N/A	N/A
If write-down, write-down trigger (s)					
If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features No No No No No No No No No N		If write-down, write-down trigger (s)			
If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features No If yes, specify non-compliant features No No No No No No No No No No No No No					
34 down mechanism Type of subordination Exemption from	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	34	1			
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 No No No No No No No Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)			Exemption from subordination	Exemption from subordination	Exemption from subordination
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 No No No No No No No Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)		Backton to authorities (1)			
36 Non-compliant transitioned features No No No No No No No No No No No No No	25	, , , , , , , , , , , , , , , , , , , ,	Pari nasu to Denocit Lighilities	Pari nasu to Denocit Lighilities	Pari nasu to Denocit Lightlitics
37 If yes, specify non-compliant features N/A N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)			·		
Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)					
Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)					
Pricing Supplement (if applicable)					
Pricing Supplement (if applicable)		Supplement to Base Shelf Prospectus (if applicable)			
		and a process of the state of t			
		Pricing Supplement (if applicable)			
			Final Terms - CUSIP: 06368LY67	Final Terms - CUSIP: 06368LZ66	Final Terms - CUSIP: 06368LZ74

	tures Of Regulatory Capital Instruments s except as noted)			
االاسالال ج)	s except as noted)			
			Included in TLAC not included in	Included in TLAC not included in
1	lection	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BIVIO	ВМО	BINO
2	for private placement)	06368L2C9	06368L2D7	06368L2E5
_	To produce processes,	00002200	000002227	000002220
		Province of Ontario and the laws	Province of Ontario and the laws	Province 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	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 1.5	USD 1	0.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	17-May-2024	17-May-2024	17-May-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-May-2027	17-May-2027	17-May-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 17-May-2025	At par on 17-May-2025	At par on 17-May-2025
16	Subsequent call dates, if applicable	At par on each May and November 17, commencing May 17, 2025 up to and excluding the maturity date	At par on each May and November 17, commencing May 17, 2025 up to and excluding the maturity date	At par on each May and November 17, commencing May 17, 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	5.35%	5.77%	5.10%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
-	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
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- down mechanism			
	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
		1	1	1
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
1	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368L2CS	Final Terms - CUSIP: 06368L2D7	Final Terms - CUSIP: 06368L2E5

	tures Of Regulatory Capital Instruments s except as noted)			
(\$ IIIIIIOII	s except as noted)			
		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	DINO	BWO	BMO
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) 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	USD 4.7	0.954
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-May-2024 Dated	27-May-2024 Dated	27-May-2024 Dated
13	Original maturity date / Final maturity	17-May-2026		27-May-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 17-May-2025	27-May-25	27-May-25
15	redemption amount / initial maturity	At pai on 17-iviay-2025	21-iviay-25	21-iviay-23
16	Cubooxuust sell datas if aaslisabla	At par on each May and November 17, commencing May 17, 2025 up to and excluding the maturity date	On each May and November 27, commencing May 27, 2025 up to and excluding the maturity date	On each May and November 27, commencing May 27, 2025 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		Zero coupon, 7.10%	Zero coupon, 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 If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30 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			
2.5	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
3-70	. The or suborumution	= Normphorn from Suborulliation	=	= Nomption 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 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	IVA	IVA
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368L2F2	Final Terms - CUSIP: 06368L2G0	Final Terms - CUSIP: 06368L2H

(5 IIIIIIIIIIIII	tures Of Regulatory Capital Instruments			
	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DIVIO	DIVIO	DIVIO
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 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	0.01	USD 0.05	USD 0.355
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	10-Jun-2024 Dated	Dated 10-Jun-2024	20-Jun-2024 Dated
13	Original maturity date / Final maturity	10-Jun-2034	10-Jun-2026	20-Jun-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	10-Jun-25	At par on 10-Jun-2025	At par on 20-Jun-2025
			A4	At
		On each June and December 10,	At par on each June and December 10, commencing Jun	At par on each June and December 20, commencing Jun
		commencing Jun 10, 2025 up to	10, 2025 up to and excluding the	20, 2025 up to and excluding the
16	Subsequent call dates, if applicable	and excluding the maturity date	maturity date	maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 6.05%		5.80%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or			
20		Mandatory	Mandaton	Mandatory
	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
21 22 23	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
21 22 23 24	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
21 22 23	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
21 22 23 24 25	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27 28 29 30	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, 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	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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, 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	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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in 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 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 Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion 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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	50	20	50
2	for private placement)	06368L2X3	06368L2Y1	06368L3N4
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	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 N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9 10	Par value of instrument Accounting classification	0.02 Liability - fair value option	0.075 Liability - fair value option	USD 0.063 Liability - fair value option
11	Original date of issuance / Settlement	27-May-2024	10-Jun-2024	10-Jun-2024
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	27-May-2029 Yes	10-Jun-2029 Yes	10-Jun-2034 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 27-May-2025	At par on 10-Jun-2025	10-Jun-25
1				
			At par on each June and	
		At par on each May 27,	At par on each June and December 10, commencing Jun	On each June and December 10,
		commencing May 27, 2025 up to	December 10, commencing Jun 10, 2025 up to and excluding the	commencing Jun 10, 2025 up to
16	Subsequent call dates, if applicable Coupons/dividends		December 10, commencing Jun	-
16	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon	commencing May 27, 2025 up to and excluding the maturity date	December 10, commencing Jun 10, 2025 up to and excluding the maturity date	commencing Jun 10, 2025 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	commencing May 27, 2025 up to and excluding the maturity date Fixed 5.10%	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 4.90%	commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.20%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	commencing May 27, 2025 up to and excluding the maturity date	December 10, commencing Jun 10, 2025 up to and excluding the maturity date	commencing Jun 10, 2025 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	commencing May 27, 2025 up to and excluding the maturity date Fixed 5.10%	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 4.90%	commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.20%
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	commencing May 27, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No	commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.20% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	commencing May 27, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative	commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.20% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	commencing May 27, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible	commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	commencing May 27, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A	commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other 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 27, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	commencing May 27, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A	commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other 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 27, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	commencing May 27, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 27, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence 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	commencing May 27, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 27, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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	commencing May 27, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	commencing May 27, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	commencing May 27, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 27, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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 27, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	commencing May 27, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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) Non-compliant transitioned features	commencing May 27, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing May 27, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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	commencing May 27, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing May 27, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing May 27, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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) 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 27, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing May 27, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BINO	BINO	BINIO
2	for private placement)	06368L3P9	06368L3Q7	06368L3W4
		Description of Ontonia and the James	Description of Outside and the laws	Description of Outside and the laws
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13	or carriada applicable trioren	or carrada applicable tricien	or canada applicable increm
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			
9	millions, as of most recent reporting date) Par value of instrument	N/A 0.395	N/A 4.055	N/A USD 0.815
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10-Jun-2024	10-Jun-2024	12-Jul-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10-Jun-2034	10-Jun-2029	12-Jul-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	10-Jun-25	At par on 10-Jun-2025	At par on 12-Jul-2025
	, ,			·
			1	
			At par on each June and	At par on each January and July
		On each June and December 10,	December 10, commencing Jun	12, commencing Jul 12, 2025 up
16	Cubacquant cell dates if applicable	commencing Jun 10, 2025 up to	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		December 10, commencing Jun	12, commencing Jul 12, 2025 up
16	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon	commencing Jun 10, 2025 up to	December 10, commencing Jun 10, 2025 up to and excluding the	12, commencing Jul 12, 2025 up to and excluding the maturity
	Coupons/dividends	commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30%	December 10, commencing Jun 10, 2025 up to and excluding the maturity date	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	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 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	commencing 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	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% 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	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 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 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary 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 Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible 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	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary 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 Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible 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	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other 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 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 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 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 N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If 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 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 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
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 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	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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If 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 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 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
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	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	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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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 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	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, ronversion trigger (s) If convertible, and to retailly If convertible, and to retailly If convertible, pecify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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 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	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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 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 N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, ronversion trigger (s) If convertible, and to retailly If convertible, and to retailly If convertible, pecify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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 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	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 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, 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	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 Exemption from subordination	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 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)	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 Pari pasu to Deposit Liabilities	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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, full or partial If write-down, permanent or temporary If temporary write-down, description 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 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 Pari pasu to Deposit Liabilities No	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 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 Pari pasu to Deposit Liabilities No	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, 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 Prospectus	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 Pari pasu to Deposit Liabilities No	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, 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 Prospectus	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 Pari pasu to Deposit Liabilities No	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	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 Pari pasu to Deposit Liabilities No N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments s except as noted)			
(Ş IIIIIIII Ç)	s except as noteu)			
				Included in TLAC not included in
1	lector	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BIVIO	ВМО
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
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	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	0.45		1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	20-Jun-2024	20-Jun-2024	5-Jul-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	20-Jun-2029	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 20, 2025 up to and excluding the	December 20, commencing Jun 20, 2025 up to and excluding the	5, commencing Jul 05, 2025 up
16	Subsequent call dates, if applicable	maturity date	maturity date	to and excluding the maturity date
10	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.85%	4.65%	4.57%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatani
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 32	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, full or partial If write-down, permanent or temporary			
- 55	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
1 ,	Decition in subordination his season 2- 15-15-15-15-15-15			
	Position in subordination hierarchy in liquidation (specify	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
25	instrument type immediately conjur to instrument)	in an pasa to Deposit Liabilities	· · · · · · · · · · · · · · · · · · ·	No
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	·	INo	
36	Non-compliant transitioned features	No	No N/A	
36 37		·	No N/A	N/A
36 37	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No		
36 37	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No		

	tures Of Regulatory Capital Instruments s except as noted)			
()	except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	BMO	BMO
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368L4J2	06368L4L7	06368L4M5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
2	Means by which enforceability requirement of Section 13			
1	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC Instrument	Other TLAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1	USD 0.032	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	5-Jul-2024	28-Jun-2024	28-Jun-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	5-Jul-2026	28-Jun-2034	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 05-Jul-2025	28-Jun-25	28-Jun-25
16	Subsequent call dates, if applicable	At par on each January and July 5, commencing Jul 05, 2025 up to and excluding the maturity date	On each June and December 28, commencing Jun 28, 2025 up to and excluding the maturity date	On each June and December 28, commencing Jun 28, 2025 up to and excluding the maturity date
	Coupons/dividends		-	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.24%	Zero coupon, 6.70%	Zero coupon, 7.00%
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	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
I	If convertible, specify issuer of instrument it converts			
	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
	down mechanism Type of subordination	Evernation from subordination	Exemption from subordination	Exemption from subordination
34d	rype or suborumation	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
!	Supplement to Base Shelf Prospectus (if applicable)			
1	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368L4J2	Final Terms - CUSIP: 06368L4L7	Final Terms - CUSIP: 06368L4M

12 Perpetual or dated 13 Original maturity date / Final maturity 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and 16 redemption amount / Initial maturity 17 Perpetual or dated 18 Jun-2034 19 Jun-2034 28 Jun-2034 28 Jun-25 28 Jun-25 28 Jun-25 At par on 12-Jul-2025 At par on each January and July 28 Jun-25 28 Jun-25 At par on 12-Jul-2025 On each June and December 28, commencing Jun 28, 2025 up to and excluding the maturity date Coupons/dividends 19 Fixed or floating dividend/coupon Fixed Dated		tures Of Regulatory Capital Instruments			
Tubus	(\$ million	s except as noted)			
1 torser dentifier (sp. CUSP, SN, or Bloomberg dentifier (sp. CUSP, SN, or Bloomberg dentifier (sp. CUSP, SN, or Bloomberg dentifier (sp. CUSP, SN, or Bloomberg dentifier (sp. CUSP) (sp.					
2 or private placement)	1	Issuer	· · ·	0 , ,	0 , ,
2 Generating land of the instantant properties of Canada spelicoble sheetin of Canada spelicoble sheeti			000001 4N0	000001 470	000001 500
3 Memons by which enforcements for contract of the TAX Feer Street is achieved for colors for Canada applicable therein of Canada applicable therein of the TAX Feer Street is achieved for color TAX-eligible instruments operated for color TAX-eligible instruments operated for color TAX-eligible instruments operated for color TAX-eligible instruments operated for color TAX-eligible instruments operated for color TAX-eligible instruments operated for color TAX instruments of the Canada applicable for the Contractual Con	2	for private placement)	06368L4N3	06368L4P8	06368L5C6
3 Memons by which enforcements for contract of the TAX Feer Street is achieved for colors for Canada applicable therein of Canada applicable therein of the TAX Feer Street is achieved for color TAX-eligible instruments operated for color TAX-eligible instruments operated for color TAX-eligible instruments operated for color TAX-eligible instruments operated for color TAX-eligible instruments operated for color TAX-eligible instruments operated for color TAX instruments of the Canada applicable for the Contractual Con					
Marra by white inforceability requirement of screen 33 of the TAC from Seets active for Other TAC rigidle Seet and the Contractual Contractual Contractual Contractual Seet from Seet Seed for Other TAC rigidle Contractual C					
35	3		of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
Regulatory perspected 4 Transitional Basel of Incident 5 Regulatory perspected 4 Transitional Basel of Incident 5 Regulatory perspected 6 Regulatory perspected 7 Instrument type 8 Provided of the Company of the Compa	3a				
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5 Protstractional special III rates 6 Bilgible at biologroup/geophysiotho N/A N/A N/A 7 Instrument type 8 Annount cropped in regulatory capital (Currency in 9 Annount cropped in regulatory capital (Currency in 9 Annount cropped in regulatory capital (Currency in 9 Annount cropped in regulatory capital (Currency in 9 Annount cropped in regulatory capital (Currency in 9 Annount cropped in regulatory capital (Currency in 9 Annount cropped in regulatory capital (Currency in 9 Annount cropped in regulatory capital (Currency in 9 Annount cropped in regulatory capital (Currency in 9 Annount cropped in regulatory capital (Currency in 11 Original date of insurance / Settlement 28-Jun-2024 28-Jun-2034 12-Jul-2024 12 Perpetual original original cropped insuring visit of state of settlement 28-Jun-2034 28-Jun-2034 12-Jul-2024 13 Original enstruing start / Freal maturiny 28-Jun-2034 28-Jun-2034 28-Jun-2034 12-Jul-2024 14 Issuer call subsect to prior supervisory approval (No. 28-Jun-2034 28-Jun-2034 12-Jul-2025) 15 Subsequent call date, cortisigent call dates and reducing the maturity date and excluding the maturit	4		N/A	N/A	N/A
Instrument type					
Register compressed in regulatory optial (currency in N/A 0.325 0.500 0.			-		
8 millions, as of most recent reporting date) NA USB 0.5 9 Per value of instrument 10 Accounting dissofication Upblity - fair value option Ubblity - fair value option Ubblity - fair value option Ubblity - fair value option Ubblity - fair value option Ubblity - fair value option Ubblity - fair value option Ubblity - fair value option Ubblity - fair value option Ubblity - fair value option Observed Perspetual or detect 11 Original date of issuance / Settlement Dated Dated Dated Dated Dated Dated Publicy - fair value option of the fair observed observed of the fair observed observed of the fair observed observed of the fair observed observed observed of the fair observed obse	/	,,	Other ILAC Instrument	Other I LAC Instrument	Other ILAC Instrument
10 Accounting classification 11 Original dear dissuance, Settlement 12 Original dear dissuance, Settlement 13 Original dear dissuance, Settlement 14 Oracle 28-Jun-2024 15 Original maturity data / Final maturity 16 Saber call subject to prior supervisory approval 16 Subset call subject to prior supervisory approval 17 Original call date, contingent call dates and 18 Original maturity data / Final maturity 18 Original call date, contingent call dates and 19 Original call date, contingent call dates and 19 Original call dates, if applicable 19 Original call dates, if applicable 10 On each June and December 28, commencing Jun 28, 2025 up to commencing Jun 28, 20		millions, as of most recent reporting date)			
11 Original calter of issuance / Settlement					
13 Original maturity date / Final maturity					
14 suser call subject to prior supervisory approval Optional call date, contingent call dates and Optional call date, contingent call dates and 28-Jun-25 On each June and December 28, commencing Jun 28, 2025 up to commencing Jun 28, 2025 up t		Perpetual or dated			
Optional call date, contingent call dates and 15 redemption amount / Initial maturity 28-Jun-25 At par on 12-Jul-2025 At par on 12-Jul-2025 At par on 12-Jul-2025 At par on 12-Jul-2025 At par on each January and July commencing Jun 28, 2025 up to commencing Jun 28, 2025 up to commencing Jun 28, 2025 up to and excluding the maturity date and excluding the maturity date Coupons/finitedends The first of floating divisient/coupon Fixed Fixe					
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On each June and December 28, commencing Jun 28, 2025 up to and excluding the maturity date band excluding the maturity date and excluding the maturity date and excluding the maturity date and excluding the maturity date and excluding the maturity date band excluding the maturity date and excluding the maturity date band excluding the maturity date and excluding the maturity date band excludin	15	redemption amount / initial maturity	20-3011-23	20-3011-23	At pai 011 12-3ui-2023
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Subsequent call dates, if applicable and excluding the maturity date and excluding the maturity date Accouptions of the composition of the			On each June and December 28,	On each June and December 28,	
Coupons/dividends					ě ,
17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed Scro coupon, 5.45% Zero coupon, 5.45% Scro coupon, 5.45%	16		and excluding the maturity date	and excluding the maturity date	date
Fully discretionary, partially discretionary or amadatory Mandatory 17		Fixed	Fixed	Fixed	
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory 20 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					5.65%
Existence of a step up or other incentive to redeem No No No No No No No No No No No No No	15		140	140	140
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, specify instrument type conversion 29 If convertible, specify instrument type convertible into 20 If convertible, specify instrument type convertible into 20 If convertible, specify instrument tric converts 29 Into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 34 Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 No 38 If yes, specify non-compliant features 39 Non-compliant features 30 Non-compliant features 31 No 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 No 38 Non-compliant features 38 Non-compliant features 39 No 30 No 30 No 30 No 31 No 31 No 32 No 33 Non-compliant features 34 No 35 Non-compliant features 36 Non-compliant features 37 No 38 Non-compliant features 38 No 39 Non-compliant features 39 No 30 No 30 No 31 No 32 No 33 No 34 No 35 Non-compliant features 36 Non-compliant features 37 No 38 No 39 No 39 No 30 No 30 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 Non-compliant features 36 Non-compliant features 37 No 38 No 39 No 39 No 39 No 30				, ,	, ,
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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 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A					
27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts 29 into N/A N/A N/A 30 Write-down feature No No No No 31 If write-down, pull or partial 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 No No No No No No No No No No No No No No No No No No No No Prospectus / Base Shelf Prospectus / Short Form Prospectus Pricing Supplement (if applicable)					
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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 N/A N/A N/A 30 Write-down feature No No No No 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 down mechanism 35 Type of subordination Exemption from subordination 4 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 Non-compliant transitioned features 38 Non-compliant transitioned features 39 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 45 Non-compliant features 46 Non-compliant features 47 Non-compliant features 48 Non-compliant features 49 Non-compliant features 40 Non-compliant features 40 Non-compliant features 40 Non-compliant features 40 Non-compliant features 41 Non-compliant features 42 Non-compliant features 43 Non-compliant features 44 Non-compliant features 45 Non-compliant features 46 Non-compliant features 47 Non-compliant features 48 Non-compliant features 49 Non-compliant features 40 Non-compliant features 41 Non-compliant features 41 Non-compliant features 42 Non-compliant features 43 Non-complia	28				
31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write- 34 down mechanism 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 35 Non-compliant transitioned features 36 Non-compliant transitioned features 37 No No No 38 If yes, specify non-compliant features 38 No No No 39 No No 30 No No 31 If yes, specify non-compliant features 39 No No No 30 No No 31 Prospectus / Base Shelf Prospectus / Short Form 30 Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	29	· · · · ·			N/A
32			No	No	No
33 If write-down, permanent or temporary					
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 Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities No No No No No No No No No N		If write-down, permanent or temporary			
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 Pari pasu to Deposit Liabilities Non-compliant transitioned features No No No No If yes, specify non-compliant features Ni/A Ni/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	3.6				
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 No No No No No Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)			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	25		Pari pagu ta Dangait Liebilitie	Pari pagu ta Dangait Liahilitia -	Pari pagu ta Dangait Liabilitia
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)				·	·
Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)					
Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)		Prospectus / Base Shelf Prospectus / Short Form			
Pricing Supplement (if applicable)		Prospectus			
Pricing Supplement (if applicable)		Supplement to Base Shelf Prospectus (if applicable)			
		Pricing Supplement (if applicable)			
			Final Terms - CUSIP: 06368L4N3	Final Terms - CUSIP: 06368L4P8	Final Terms - CUSIP: 06368L5C6

	tures Of Regulatory Capital Instruments s except as noted)			
(Ş IIIIIII ÇI	s except as noteuj			
				Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DIVIO	BINIO	BINO
2	for private placement)	06368L5D4	06368L5E2	06368L5F9
	- р р			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	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	O and the office I	O a return at wall
	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		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	12-Jul-2024	16-Jul-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12-Jul-2027	12-Jul-2027	16-Jul-2039
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 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 to and excluding the maturity	At par on each January and July 12, commencing Jul 12, 2025 up to and excluding the maturity	On each January and July 16, commencing Jul 16, 2025 up to
16	Subsequent call dates, if applicable	date	date	and excluding the maturity date
- 10	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.85%	4.70%	Zero coupon, 5.62%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatani	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
21	ii convertible, manuatory or optional conversion	17//1	19/71	14/73
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 32	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368L5D4	Final Terms - CUSIP: 06368L5E2	Final Terms - CUSIP: 06368L5F9

	tures Of Regulatory Capital Instruments			
nollilin <i>¢)</i>	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DIVIO	DIVIO	DIVIO
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
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.125	0.86	USD 0.15
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	25-Jul-2024 Dated	25-Jul-2024 Dated	10-Jun-2024 Dated
13	Original maturity date / Final maturity	25-Jul-2034	25-Jul-2034	10-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	25-Jul-25	25-Jul-25	10-Jun-25
		On each January and July 25,	On each January and July 25,	On each June and December 10,
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	commencing Jun 10, 2025 up to and excluding the maturity date
	Coupons/dividends	and another in the second seco		g
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 5.70% No		Zero coupon, 6.95%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	INO	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Everytion from subsection de-	Examplian from subsections	Examplian from subsculing the
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	•			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
1	Supplement (if applicable)	Final Terms - CUSIP: 06368L5X0	Final Terms - CUSIP: 06368L5Y8	Final Terms - CUSIP: 06368LU53
i				

(¢ million	tures Of Regulatory Capital Instruments s except as noted)			
nollilin <i>¢)</i>	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			20
2	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			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractival	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
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 TEXO 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	USD 3.952	USD 2	USD 1
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 14-May-2024	Liability - fair value option 15-May-2024	Liability - fair value option 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
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 14-May-2025	At par on 15-Nov-2024	At par on 15-May-2026
13	redemption amount / mitial maturity	71 par 611 14 may 2020	71 pai on 13 140V 2024	71 par on 10 may 2020
		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
		14, 2025 up to and excluding the	15, 2024 up to and excluding the	15, 2026 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	-
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 6.00%	Fixed 5.45%	Fixed
	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed		Fixed
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 6.00%	5.45% No	Fixed 6.00%
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	Fixed 6.00% No Mandatory	5.45% No Mandatory	Fixed 6.00% No Mandatory
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 6.00%	5.45% No	Fixed 6.00%
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 6.00% No Mandatory No Cumulative Non-convertible	5.45% No Mandatory No Cumulative Non-convertible	Fixed 6.00% No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A	5.45% No Mandatory No Cumulative Non-convertible N/A	Fixed 6.00% 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	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A	5.45% No Mandatory No Cumulative Non-convertible N/A	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 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	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A
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	Fixed 6.00% No Mandatory No Cumulative Non-convertible 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	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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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 Mandatory No Cumulative Non-convertible 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	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed 6.00% No Mandatory No Cumulative Non-convertible 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	Fixed 6.00% No 6.00% 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 6.00% No Mandatory No Cumulative Non-convertible 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	Fixed 6.00% No 6.00% 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	Fixed 6.00% No Mandatory No Cumulative Non-convertible 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	Fixed 6.00% No 6.00% 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 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 NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 6.00% 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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 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	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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 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 N/A Pari pasu to Deposit Liabilities	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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	Fixed 6.00% 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	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	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	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 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	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 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	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 N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, ull or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	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	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 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	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 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	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, pull or partial If write-down, pull or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 N/A 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 MTN Prospectus	Fixed 6.00% 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, ull or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 6.00% 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 MTN Prospectus Supplement	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	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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus MTN Prospectus Supplement

/ć:II:	atures Of Regulatory Capital Instruments			
(\$ million	ns except as noted)			
				Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BING	DIVIO	DINO
2	for private placement)	06376A5M8	06376A5N6	06376A5P1
		Describera of Ontaria and the laws	Description of Outcoin and the laws	Describera of Ontaria and the James
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13	or carrada approació morem	or canada apprecisio increm	or carrada applicació aleren.
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment	N/A	N/A	N/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 1	USD 3	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	9-May-2024	15-May-2024	15-May-2024
12	Perpetual or dated	Dated 0 May 2021	Dated 15 May 2020	Dated 15 May 2024
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	9-May-2031 Yes	15-May-2029 Yes	15-May-2034 Yes
	issuer can subject to prior supervisory approval			
	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	November 15, commencing May 15, 2026 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed 6.00%	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	No	5.55% No	
- 13	Existence of a dividend stopper		110	INo
	Fully discretionary, partially discretionary or			No
20	mandatory	Mandatory	Mandatory	No 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 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	mandatory 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	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	mandatory 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	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	No Cumulative Non-convertible 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
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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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 N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 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	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	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 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 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 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)	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 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 Portion 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 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, 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A 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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A 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
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 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 Po 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, fully or partially If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A 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
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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus

	tures Of Regulatory Capital Instruments s except as noted)			
nollilin <i>¢)</i>	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	50	20	50
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	Contractual	Cantractual	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
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other 12 to monument	Outer 12 to monument	
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 2 Liability - fair value option	USD 2 Liability - fair value option
11	Original date of issuance / Settlement	24-May-2024	24-May-2024	28-May-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	24-May-2029	24-May-2027	28-May-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 24-May-2025	At par on 24-May-2025	At par on 28-Nov-2024
		At par on each May and	At par on each May and	At par on each May and
		November 24, commencing May	November 24, commencing May	November 28, commencing Nov
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
17	Coupons/dividends Fixed or floating dividend/coupon	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed	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
	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
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	November 24, commencing 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%
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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	November 24, commencing 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%
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 Cumulative Non-convertible	November 28, commencing Nov 28, 2024 up to and excluding the maturity date Fixed 5.40% 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)	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible 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	November 28, commencing Nov 28, 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	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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	November 24, commencing May 24, 2025 up to and excluding the maturity date Fixed 5.75% No Mandatory No Cumulative Non-convertible 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	November 28, commencing Nov 28, 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 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative 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	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
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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	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
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	November 24, commencing 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	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
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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	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
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, 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 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
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	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 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	November 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 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
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	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 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	November 24, commencing 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 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	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	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	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	November 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	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	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	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 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 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 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	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 No Exemption from subordination Pari pasu to Deposit Liabilities No	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	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	November 24, commencing 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 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 No Exemption from subordination Pari pasu to Deposit Liabilities No	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	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	November 24, commencing 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	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 Pari pasu to Deposit Liabilities No N/A MTN Prospectus	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 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	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 Pari pasu to Deposit Liabilities No N/A MTN Prospectus	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 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)			
(\$ million	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			50
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	Contractual	Comtractival	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
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
,	Amount recognised in regulatory capital (Currency in	Other 12 to moramon	Cities 12 to monument	Other 12 to monument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3.683	USD 1.459	USD 3
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 17-Jun-2024	Liability - fair value option 12-Jun-2024	Liability - fair value option 12-Jun-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-Jun-2027	12-Jun-2034	12-Jun-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and	At par on 17-Dec-2024	At par on 12-Dec-2024	At par on 12-Jun-2025
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, commencing Dec	December 12, commencing Dec	December 12, commencing Jun
		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	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%		5.65%
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 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
	,, ,			
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			
1	If temporary write-down, description of write- down mechanism			
3.4		ļ	Exemption from subordination	Exemption from subordination
34 34a	Type of subordination	Exemption from subordination		
	Type of subordination	Exemption from subordination	,	
34a	Type of subordination Position in subordination hierarchy in liquidation (specify		Desir populate Desir and Colored	Designate Description
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 No N/A	Pari pasu to Deposit Liabilities No N/A
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	No	No
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No N/A	No N/A	No N/A
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities	No	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 No N/A	No N/A	No N/A
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No N/A MTN Prospectus	No N/A MTN Prospectus
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	No N/A MTN Prospectus	No N/A MTN Prospectus MTN Prospectus Supplement

(3 IIIIIIII)	tures Of Regulatory Capital Instruments s except as noted)			
	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	50	20	20
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	Contractual	Contractual	Contractual
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 5.02 Liability - fair value option	USD 2 Liability - fair value option	USD 2 Liability - fair value option
11	Original date of issuance / Settlement	18-Jun-2024	24-Jun-2024	21-Jun-2024
12	Perpetual or dated	Dated 4.0 Jun 2020	Dated 24 lun 2024	Dated 24 Jun 2027
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	18-Jun-2029 Yes	24-Jun-2031 Yes	21-Jun-2027 Yes
14	issuer can subject to prior supervisory approvar	100	163	100
	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	24, 2025 up to and excluding the	21, 2025 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	
17	Coupons/dividends			maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	5.75%	5.65%	Fixed 5.25%
	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper			Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	5.75%	5.65%	Fixed 5.25%
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	5.75% No Mandatory No	5.65% No Mandatory No	Fixed 5.25% No Mandatory No
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	5.75% No Mandatory No Cumulative	5.65% No Mandatory No Cumulative	Fixed 5.25% No Mandatory No Cumulative
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	5.75% No Mandatory No Cumulative Non-convertible	5.65% No Mandatory No Cumulative Non-convertible	Fixed 5.25% No Mandatory No Cumulative Non-convertible
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	5.75% No Mandatory No Cumulative Non-convertible N/A N/A	5.65% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.25% 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	5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	5.75% No Mandatory No Cumulative Non-convertible N/A N/A	5.65% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.25% 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	5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	5.75% 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	Fixed 5.25% 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	5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.25% 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	5.75% 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	Fixed 5.25% 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	5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 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-	5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 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
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	5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	5.75% 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	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	5.75% 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	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, andatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities 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 5.25% 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	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 N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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	S.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities 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 5.25% 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, pull or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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)	5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities 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 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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	5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	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 s except as noted)			
nollilin <i>¢)</i>	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	50		50
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	Contractual	Comtractival	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
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other 12 to motivation	Cities 12 to monument	Other 12 to monument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 2	USD 2	USD 3.317
10 11	Original date of issuance / Settlement	Liability - fair value option 21-Jun-2024	Liability - fair value option 21-Jun-2024	Liability - fair value option 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
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 21-Jun-2025	At par on 21-Jun-2026	At par on 28-Jun-2025
13	redemption amount / mitial maturity	74 par 011 21 duit 2020	74 par 611 2 1 dai1 2020	74 par 011 20 0uit 2020
		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	21, 2026 up to and excluding the	28, 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	5.35%		5.60%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mondatory	Mandatory	Mandatory
20	mandatory Existence of a step up or other incentive to redeem	Mandatory No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	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
	ii convertible, manuatory or optional conversion	14// (1.47.1	
	· · ·	1071	1077	
28	If convertible, specify instrument type convertible into	1971	1471	
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			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 No
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			N/A No
28 29 30 31 32	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A	N/A	
28 29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A	N/A	
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	
28 29 30 31 32	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A	N/A	
28 29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A No	N/A No	No
28 29 30 31 32 33 34 34a	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	N/A No Exemption from subordination	N/A No Exemption from subordination	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 No Exemption from subordination Pari pasu to Deposit Liabilities	N/A No Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
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	N/A No Exemption from subordination	N/A No Exemption from subordination	No Exemption from subordination
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 No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities 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	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	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	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A
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28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	N/A No 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 s except as noted)			
nollilin <i>¢)</i>	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			50
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	Contractual	Cantractual	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
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	outer 12 to mondification		
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 3.256 Liability - fair value option	USD 2 Liability - fair value option	USD 8 Liability - fair value option
11	Original date of issuance / Settlement	28-Jun-2024	27-Jun-2024	12-Jul-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Jun-2027	27-Jun-2029	12-Jul-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			40 1 1 0005
15	redemption amount / Initial maturity	At par on 28-Dec-2024	At par on 27-Jun-2025	At par on 12-Jul-2025
			At now on cook lives and	At now on sook lancement and light
		At par on each June and December 28, commencing Dec	At par on each June and December 27, commencing Jun	At par on each January and July 12, commencing Jul 12, 2025 up
		At par on each June and December 28, commencing Dec 28, 2024 up to and excluding the	At par on each June and December 27, commencing Jun 27, 2025 up to and excluding the	At par on each January and July 12, commencing Jul 12, 2025 up to and excluding the maturity
16	Subsequent call dates, if applicable	December 28, commencing Dec	December 27, commencing Jun	12, commencing Jul 12, 2025 up
	Coupons/dividends	December 28, commencing Dec 28, 2024 up to and excluding the maturity date	December 27, commencing Jun 27, 2025 up to and excluding the maturity date	12, commencing Jul 12, 2025 up to and excluding the maturity date
16 17 18		December 28, commencing Dec 28, 2024 up to and excluding the	December 27, commencing Jun 27, 2025 up to and excluding the maturity date	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed
17	Coupons/dividends Fixed or floating dividend/coupon	December 28, commencing Dec 28, 2024 up to and excluding the maturity date Fixed	December 27, commencing Jun 27, 2025 up to and excluding the maturity date	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	December 28, commencing Dec 28, 2024 up to and excluding the maturity date Fixed 5.30% No	December 27, commencing Jun 27, 2025 up to and excluding the maturity date Fixed 5.35% No	12, commencing Jul 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	December 28, commencing Dec 28, 2024 up to and excluding the maturity date Fixed 5.30% No Mandatory	December 27, commencing Jun 27, 2025 up to and excluding the maturity date Fixed 5.35% No Mandatory	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.65% 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	December 28, commencing Dec 28, 2024 up to and excluding the maturity date Fixed 5.30% No	December 27, commencing Jun 27, 2025 up to and excluding the maturity date Fixed 5.35% No	12, commencing Jul 12, 2025 up to and excluding the maturity date Fixed 5.65%
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	December 28, commencing Dec 28, 2024 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible	December 27, commencing Jun 27, 2025 up to and excluding the maturity date Fixed 5.35% 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 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	December 28, commencing Dec 28, 2024 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A	December 27, commencing Jun 27, 2025 up to and excluding the maturity date Fixed 5.35% 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	December 28, commencing Dec 28, 2024 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A	December 27, commencing Jun 27, 2025 up to and excluding the maturity date Fixed 5.35% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	December 28, commencing Dec 28, 2024 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A	December 27, commencing Jun 27, 2025 up to and excluding the maturity date Fixed 5.35% 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 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	December 28, commencing Dec 28, 2024 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A	December 27, commencing Jun 27, 2025 up to and excluding the maturity date Fixed 5.35% 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	December 28, commencing Dec 28, 2024 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A	December 27, commencing Jun 27, 2025 up to and excluding the maturity date Fixed 5.35% 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	December 28, commencing Dec 28, 2024 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 27, commencing Jun 27, 2025 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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	December 28, commencing Dec 28, 2024 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 27, commencing Jun 27, 2025 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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
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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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	December 28, commencing Dec 28, 2024 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 27, commencing Jun 27, 2025 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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
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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) Non-compliant transitioned features	December 28, commencing Dec 28, 2024 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	December 27, commencing Jun 27, 2025 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No 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 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 28, commencing Dec 28, 2024 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	December 27, commencing Jun 27, 2025 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 28, commencing Dec 28, 2024 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	December 27, commencing Jun 27, 2025 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No 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 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	December 28, commencing Dec 28, 2024 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	December 27, commencing Jun 27, 2025 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	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 N/

	tures Of Regulatory Capital Instruments			
nollilin <i>¢)</i>	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			50
2	for private placement)	06376AH78	06376AH86	06376AH94
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	OttI	O and the office I	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
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 TEXO 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	USD 3		
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 9-Jul-2024	Liability - fair value option 9-Jul-2024	Liability - fair value option 12-Jul-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	9-Jul-2027	9-Jul-2031	12-Jul-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 09-Jul-2025	At par on 09-Jan-2026	At par on 12-Jan-2025
		At par on each January and July	At par on each January and July	At par on each January and July
		9, commencing Jul 09, 2025 up to and excluding the maturity	9, commencing Jan 09, 2026 up to and excluding the maturity	12, commencing Jan 12, 2025 up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends		E	F: 1
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.40%	Fixed 5.52%	Fixed 5.45%
19	Existence of a dividend stopper	No	No	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 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// 1	1 197 1	1 197 1
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			AL/A
29	Mrite 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			
24	If temporary write-down, description of write-			
34 34a	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 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
36	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Droops store	MTN Drooms store	MTN Droops store
		MTN Prospectus	MTN Prospectus	MTN Prospectus
	•			
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	•		MTN Prospectus Supplement Final Terms - CUSIP: 06376AH86	

1 Issuer BMO	latory capital
Issuer	latory capital
1 Issuer Issuer	
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Province of Ontario and the laws Province of Ontario and the laws Province of Ontario and the laws Province 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	•
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Governing lawly, of the instrument Of Canada applicable therein Of Canada applicable therein Of Canada applicable therein Of Canada applicable therein Of Canada	
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and the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment 4 Transitional Basel III rules N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	anada applicable therein
Instruments governed by foreign law) Regulatory freatment Regulatory freatment A Transitional Basel III rules N/A N/A N/A N/A N/A N/A N/A N/	
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6 Eligible at solo/group/group/solo 7 Instrument type Other TLAC instrument It is used in the institute of Italia instrument it institute of Italia instrument Other TLAC instrument it institute of Italia instrument it institute of Italia instrument it institute of Italia instrument it institute of Italia instrument it institute of Italia instrument it institute of Italia instrument it institute into italia instrument it institute of Italia instrument it institute of Italia instru	
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Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) MA USD 2.1 Perpetual or distrument Liability - fair value option Liability - fair value option Liability - fair value option Liability - fair value option Liability - fair value option 11 Original date of issuance / Settlement Dated Dated Dated Dated Dated Dated Dated	er TLAC instrument
9 Par value of instrument USD 2.1 10 Accounting classification Liability - fair value option Liability - fair value option Liability - fair value option Liability - fair value option Liability - fair value option Liability - fair value option Liability - fair value option Liability - fair value option Dated Dated Dated Dated Dated Dated Dated Dated Dated Dated Norginal maturity date / final maturity 17-Jul-2031 16-Jul-2029 14 Issuer call subject to prior supervisory approval Yes Yes Yes Yes Yes Yes Yes Optional call date, contingent call dates and redemption amount / initial maturity At par on 17-Jul-2025 At par on 16-Jul-2025 At par on 16-Jul-2025 At par on 16-Jul-2025 At par on 16-Jul-2025 Issuer call dates, if applicable and excluding the maturity date Coupons/dividends and excluding the maturity date date date Coupons dividend stopper No No No No No No No No No No No No No	TEXO MORGINOM
10 Accounting classification Liability - fair value option Dated Dat	
11 Original date of issuance / Settlement Dated	USD 12
12 Perpetual or dated Da	ility - fair value option 31-Jul-2024
At par on each January, April, July and October 17, commencing Jul 16, 2025 up to and excluding the maturity date Subsequent call dates, if applicable Coupons/dividends	d
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lene len	
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 Symmetric from subordination Examples from Subordination Examples from Subordination Examples from Subordination Examples f	nation from automatic etc.
34a Type of subordination Exemption from subordination Exemption from subordination Exemption	nption 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	pasu to Deposit Liabilities
36 Non-compliant transitioned features No No No No	
37 If yes, specify non-compliant features N/A N/A N/A	
Prospectus / Base Shelf Prospectus / Short Form	
	l Prospectus
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Prospectus MTN Prospectus MTN Prospectus MTN Prospectus MTN Prospectus	Drochactus Supplement
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1				
1	s except as noted)			
1			Included in TLAC not included in	
	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		50	
2	for private placement)	06376AHD5	06376AHE3	06376AHF0
		Dravings of Ontario and the laws	Province 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	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability 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	NI/A	NI/A	NI/A
8 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	23-Jul-2024
12	Perpetual or dated	Dated 20 Iul 2027	Dated 20 Jul 2027	Dated 23 Iul 2027
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	30-Jul-2027 Yes	30-Jul-2027 Yes	23-Jul-2027 Yes
14	issuer can subject to prior supervisory approval	1.00	1.00	100
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 30-Jan-2025	At par on 30-Jan-2025	At par on 23-Jul-2025
		At par on each January and July	At par on each January and July	At par on each January and July
		30, commencing Jan 30, 2025	30, commencing Jan 30, 2025	23, commencing Jul 23, 2025 up
16	Subsequent call dates, if applicable	up to and excluding the maturity date	up to and excluding the maturity date	to and excluding the maturity
10	Coupons/dividends	date	date	Atch
1				date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	5.10%	5.25%	Fixed 5.00%
	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper			Fixed
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	5.10% No	5.25% No	Fixed 5.00% No
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	5.10%	5.25%	Fixed 5.00%
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	5.10% No Mandatory No Cumulative	5.25% No Mandatory No Cumulative	Fixed 5.00% No Mandatory No Cumulative
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	5.10% No Mandatory No Cumulative Non-convertible	5.25% No Mandatory No Cumulative Non-convertible	Fixed 5.00% 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)	5.10% No Mandatory No Cumulative Non-convertible N/A	5.25% No Mandatory No Cumulative Non-convertible N/A	Fixed 5.00% 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	5.10% No Mandatory No Cumulative Non-convertible	5.25% No Mandatory No Cumulative Non-convertible	Fixed 5.00% 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	5.10% No Mandatory No Cumulative Non-convertible N/A N/A	5.25% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.00% 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	5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.00% 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	5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 5.00% No 5.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 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)	5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.00% No 5.00% 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.00% No 5.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.00% No 5.00% 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	5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.00% No 5.00% 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-	5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.00% No 5.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	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 NO	Fixed 5.00% No 5.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	S.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 5.00% No 5.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	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 5.00% No 5.00% 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	S.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 5.00% No 5.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination
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	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	S.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	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
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	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 Pori pasu to Deposit Liabilities No 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 Portion from subordination 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 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	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	S.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	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
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	5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	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 N/A MTN 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 M/A MTN Prospectus
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	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 Pori pasu to Deposit Liabilities No 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 Portion from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, 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	5.10% 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	5.25% 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 N/A MTN Prospectus	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 MTN Prospectus MTN Prospectus Supplement

(¢ million	tures Of Regulatory Capital Instruments s except as noted)			
(\$ IIIIIIOII	s except as noteu)			
			Included in TLAC not included in	Included in TLAC not included in regulatory capital
1	Issuer	regulatory capital BMO	regulatory capital BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06376AHG8	285541751	06368L6X9
		Dravings of Optorio and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment	N/A	N/A	NI/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A	N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N 1/A	NI/A	NI/A
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 5	N/A USD 10.2	N/A 0.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	24-Jul-2024	11-Jul-2024	9-Aug-2024
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity	24-Jul-2029 Yes	11-Jul-2034 Yes	9-Aug-2034 Yes
14	Issuer call subject to prior supervisory approval	Tes	res	res
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 24-Jul-2025	11-Jul-26	At par on 09-Aug-2025
	, ,	·		
		At par on each January and July		At par on each February and
		24, commencing Jul 24, 2025 up	On each July 11, commencing	August 9, commencing Aug 09,
		to and excluding the maturity	Jul 11, 2026 up to and excluding	2025 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	date	the maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.20%		4.55%
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			
. 20	If convertible conversion total	N/A	N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	-		
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A N/A	N/A N/A	N/A N/A
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	N/A N/A N/A	N/A N/A
27 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	N/A N/A
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	N/A N/A N/A	N/A N/A
27 28 29 30 31	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A N/A N/A	N/A N/A N/A	N/A N/A
27 28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A	N/A N/A N/A	N/A N/A
27 28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A N/A N/A No	N/A N/A N/A No	N/A N/A N/A NO
27 28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A	N/A N/A N/A	N/A N/A
27 28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A N/A N/A No	N/A N/A N/A No	N/A N/A N/A NO
27 28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/O Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/O Exemption from subordination Pari pasu to Deposit Liabilities No
27 28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/O Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/O Exemption from subordination Pari pasu to Deposit Liabilities No
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/O Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/O Exemption from subordination Pari pasu to Deposit Liabilities No
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus	N/A N/A N/A N/O Exemption from subordination Pari pasu to Deposit Liabilities No
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/O Exemption from subordination Pari pasu to Deposit Liabilities No
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus	N/A N/A N/A N/O Exemption from subordination Pari pasu to Deposit Liabilities No
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus	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
		regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	BMO
2	for private placement)	06368L7A8	06368L7B6	06368L7C4
		33332311		33332
_			Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	10.2 Liability - fair value option	2.5 Liability - fair value option	0.8 Liability - fair value option
11	Original date of issuance / Settlement	9-Aug-2024		14-Aug-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	9-Aug-2034	12-Aug-2032	14-Aug-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-Aug-2025	At par on 12-Aug-2025	14-Aug-25
	,			5
		At par on each February and	At par on each February and	On each February and August
		August 9, commencing Aug 09,	August 12, commencing Aug 12,	14, commencing Aug 14, 2025
16	Subsequent call dates, if applicable	2025 up to and excluding the maturity date	2025 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	5.00%	4.38%	Zero Coupon, 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 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 instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s) If write-down, 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			
1	Prospectus			
	•			
	Supplement to Base Shelf Prospectus (if applicable)			
	Supplement to Base Shelf Prospectus (if applicable)			
	•	Final Terms - CUSIP: 063681 748	Final Terms - CUSIP: 06368L7B6	Final Terms - CUSIP: 063681 704

	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)	06368L7D2	06368L7Q3	06368L7P5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractival	Contractual
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	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	0.06		0.1
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 19-Aug-2024	Liability - fair value option 22-Aug-2024	Liability - fair value option 27-Aug-2024
12	Perpetual or dated	Dated 19-Aug-2024	Dated 22-Aug-2024	Dated 27-Aug-2024
13	Original maturity date / Final maturity	19-Aug-2029	22-Aug-2032	27-Aug-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 19-Aug-2025	At par on 22-Aug-2025	At par on 27-Aug-2025
16	Subsequent call dates, if applicable	At par on each February and August 19, commencing Aug 19, 2025 up to and excluding the maturity date	At par on each February and August 22, commencing Aug 22, 2025 up to and excluding the maturity date	At par on each February and August 27, commencing Aug 27, 2025 up to and excluding the maturity date
17	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	4.40%	4.19%	4.10%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory No	Mandatory No	Mandatory No
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A	N/A N/A
28	If convertible, specify instrument type convertible into			
30	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
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
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368L7D2	Final Terms - CUSIP: 06368L7Q3	Final Terms - CUSIP: 06368L7P5

/¢ mailliam	tures Of Regulatory Capital Instruments s except as noted)			
nollilin <i>¢)</i>	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			20
2	for private placement)	06368L7V2	06368L8B5	06368L8C3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability 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 N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9 10	Par value of instrument Accounting classification	0.75 Liability - fair value option	0.517 Liability - fair value option	USD 0.585 Liability - fair value option
11	Original date of issuance / Settlement	27-Aug-2024	28-Aug-2024	3-Sep-2024
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	27-Aug-2034 Yes	28-Aug-2029 Yes	3-Sep-2034 Yes
14	issuer can subject to prior supervisory approvar	163	163	163
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	27-Aug-25	At par on 28-Aug-2027	3-Sep-25
		On each February and August	At par on each February and	On each March and September
		27, commencing Aug 27, 2025	August 28, commencing Aug 28,	03, commencing Sep 03, 2025
4.6	Coherence to all dates of a college la	up to and excluding the maturity	2027 up to and excluding the	up to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	date	maturity date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 5.20%		Zero Coupon, 6.20%
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 Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
23	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	1		Î.	
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A No	N/A
29 30	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No	N/A No
29	If convertible, specify issuer of instrument it converts into			
29 30 31	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary			
29 30 31 32 33	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
29 30 31 32	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary			
29 30 31 32 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No	No	No
29 30 31 32 33 34 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Exemption from subordination	No Exemption from subordination	No Exemption from subordination
29 30 31 32 33 34 34a 35	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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
29 30 31 32 33 34 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Exemption from subordination	No Exemption from subordination	No Exemption from subordination
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No N/A

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International project of the control	(\$ million	s except as noted)			
1 Inspect identifier (eg. CUSP) (SN) or Shootherg identifier (eg. CUSP) (SN) or Shooth			Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
tirry introduce placement of the common of Contract and Contract of Contract and Co					
2 for provide processor of the last of Canada applicable threen of Canada applicable t	1		ВМО	ВМО	ВМО
3 Governing Izardi) of the instrument of Sestion 33 More region of Cardinal applicable three of Cardina	,		063691 9D1	063691.9E0	063691 9N0
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Solution Contractual Contractual Contractual Contractual Regulatory processor by free plant post Contractual Contractual Contractual Regulatory processor Contractual Contractual Contractual Regulatory processor Contractual	3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
Intraument governed by frough lay		, , ,			
## Regulatory Interneted	3a	, ,		O and the advised	O-reference to a l
4 Transitionel Basel III rules NYA NYA NYA NYA NYA NYA C Bypticate at sologroup/group/baselos NYA NYA NYA NYA NYA NYA NYA NYA NYA NYA		, , , , , , , , , , , , , , , , , , , ,	Contractual	Contractual	Contractual
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9 Par value of instrument 2 Lability - fair value option Labilities Labilities Labilities Labilities Labilities Labilities Labilities Labilities Labilities Labilities Labilities Labilities Labilities Labilities Labilities Labilities Labilities Labilities Labilitie	8		N/A	N/A	N/A
11 Original data of Issuance / Settlement 3-88p-2024 12-88p-201 12 Perpetual or dated Dated Dated Dated 13 Original maturity date / Final maturity 3-88p-2034 3-88p-2034 14 Issuar call subject to prior supervisory approval 15 Separation Yes Yes Yes Yes Yes Optional call date, contrigent call dates and redemption amount / Initial maturity 3-88p-27 3-88p-20 15 On each March and September 03, commencing Sep 03, 2027 03, commencing Sep 18, 2029 12-88p-20 16 Subsequent call dates, if applicable On each March and September 03, commencing Sep 03, 2027 04 to and excluding the maturity date On each March and September 03, commencing Sep 03, 2027 05 to and excluding the maturity date On each March and September 03, commencing Sep 18, 2029 05 to and excluding the maturity date On each March and September 03, commencing Sep 18, 2029 05 to and excluding the maturity date On each March and September 03, commencing Sep 18, 2029 05 to and excluding the maturity date On each March and September 03, commencing Sep 18, 2029 05 to and excluding the maturity date On each March and September 03, commencing Sep 18, 2029 05 to and excluding the maturity date On each March and September 03, commencing Sep 18, 2029 05 to and excluding the maturity date On each March and September 03, commencing Sep 18, 2029 05 to and excluding the maturity date On each March and September 03, commencing Sep 18, 2029 05 to and excluding the maturity date On each March and September 03, commencing Sep 18, 2029 05 to and excluding the maturity date One each March and September 03, commencing Sep 18, 2029 05 to and excluding the maturity date One each March and September 03, commencing Sep 18, 2029 05 to and excluding the maturity date One each March and September 03, commencing Sep 18, 2029 05 to and excluding the maturity date One each March and September 03, commencing Sep 18, 2029 03, commencing Sep 18, 2029 0	9	Par value of instrument			
22 Perpetual or dated Da					
13 Original maturity date / final maturity 14 Susur call subject to prior supervisory approval Ves Ves Ves Ves Ves Ves Original call subject to prior supervisory approval Original call subject to prior supervisory approval Original call subject to prior supervisory approval Original call subject to prior supervisory approval Original call subject to prior supervisory approval Original call subject to prior supervisory approval Original call subject to prior supervisory approval Original call subject to prior supervisory approval Original call subject to prior supervisory and subject to prior supervisory and subject to prior supervisory and subject to prior supervisory and subject to prior supervisory and subject to prior supervisory and subject to prior supervisory and subject to prior supervisory and subject to prior supervisory and subject to prior supervisory and subject to prior supervisory and subject to prior supervisory and subject to prior subject to prio					12-Sep-2024
On each March and September Conception amount / initial maturity On each March and September On each March and Se					
On each March and September (3, 2027) Subsequent all dates, if applicable date and (3, 2007) Subsequent all dates, if applicable date (2, 2007) Subsequent all dates, if applicable date (3, 2007) Subsequent all dates, if applicable date (3, 2007) Fixed (3, 2007) Fixed (4,					
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15 redemption amount / Initial maturity 3-Sep-27 3-Sep-29 12-Sep- On each March and September Objective of the control of the					
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16 Subsequent call dates, if applicable date Coupons/dividends 17 Fixed or floating dividend/coupon Fixed or floating dividends 18 Coupon rate and any related index Trick of roll of the coupon	15	redemption amount / Initial maturity	3-Sep-27	3-Sep-29	12-Sep-27
16 Subsequent call dates, if applicable date Coupons/dividends 17 Fixed or floating dividend/coupon Fixed or floating dividends 18 Coupon rate and any related index Trick of roll of the coupon					
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16 Subsequent call dates, if applicable date Coupons/dividends 17 Fixed or floating dividend/coupon Fixed or floating dividends 18 Coupon rate and any related index Trick of roll of the coupon					
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date date date date date date Coupons/dividends Fixed Fixe			•		12, commencing Sep 12, 2027
Coupons/dividends			,	, ,	up to and excluding the maturity
Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Zero Coupon, 4.57% Zero Coupon, 4.41% Zero Coupon, 4.66	16		date	date	date
18	17	, ,	Fixed	Fixed	Fixed
Existence of a dividend stopper No No No No No No No N		i · · · · · · · · · · · · · · · · · · ·			
Mandatory Mandatory Mandatory	19				No
Existence of a step up or other incentive to redeem					
22 Noncumulative or cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Non-convertible Non-con		,	· · · · · · · · · · · · · · · · · · ·	,	
Convertible or non-convertible Non-convertib					
24 If convertible, conversion trigger (s) N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A					
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 30 If convertible, specify issuer of instrument it converts 31 If write-down feature 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 transitioned features 37 Non-compliant transitioned features 38 Non-compliant transitioned features 39 Non-compliant fractures 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 30 Non-compliant features 30 Non-compliant features 30 Non-compliant features 30 Non-compliant features 30 Non-compliant features 30 Non-compliant features 30 Non-compliant features 30 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 30 Non-compliant features 30 Non-compliant features 30 Non-compliant f	24	If convertible, conversion trigger (s)	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 I/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 34 Type of 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					1 -
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		·			I .
If convertible, specify issuer of instrument it converts N/A N/A N/A N/A N/A N/A N/A N/	2/	ii convertible, manuatory or optional conversion	I W/A	INV	INA
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 No No No No No No No No					
31					
32			No	No	No
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 No No No No N					
Type of subordination					
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities 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 N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)					
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 No No No No No No No No No No No 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)			·		·
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
Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)		Prospectus / Base Shelf Prospectus / Short Form			
Pricing Supplement (if applicable)					
Pricing Supplement (if applicable)	 				
		Supplement to Base Shelf Prospectus (if applicable)			
Final Terms - CUSIP: 06368L8D1 Final Terms - CUSIP: 06368L8E9 Final Terms - CUSIP: 06368L8		Pricing Supplement (if applicable)			
			Final Terms - CUSIP: 06368L8D1	Final Terms - CUSIP: 06368L8E9	Final Terms - CUSIP: 06368L8N9

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in 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	0000014470	0000014470	
2	for private placement)	06368MAD6	06368MAP9	06368MAQ7
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	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 Institution	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.288	5	0.52
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	19-Sep-2024		26-Sep-2024
12	Perpetual or dated	Dated 10 Sep 2024	Dated 24 San 2020	Dated 26 Son 2024
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	19-Sep-2034 Yes	24-Sep-2039 Yes	26-Sep-2034 Yes
14	issuer can subject to prior supervisory approval	1.00	1.00	1.00
	Onting of sell data and sell data and			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	19-Sep-29	24-Sen-25	At par on 26-Sep-2025
13	redemption amount / mittal maturity	13 000 23	24 σσρ 25	74 par 611 20 00p 2020
		On each March and Sentember	On each March and September	At par on each March and
		On each March and September	On each March and September 24, commencing Sep 24, 2025	At par on each March and September 26, commencing Sep
		On each March and September 19, commencing Sep 19, 2029 up to and excluding the maturity	On each March and September 24, commencing Sep 24, 2025 up to and excluding the maturity	At par on each March and September 26, commencing Sep 26, 2025 up to and excluding the
16	Subsequent call dates, if applicable	19, commencing Sep 19, 2029	24, commencing Sep 24, 2025	September 26, commencing Sep
	Coupons/dividends	19, commencing Sep 19, 2029 up to and excluding the maturity date	24, commencing Sep 24, 2025 up to and excluding the maturity date	September 26, commencing Sep 26, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	19, commencing Sep 19, 2029 up to and excluding the maturity date	24, commencing Sep 24, 2025 up to and excluding the maturity date	September 26, commencing Sep 26, 2025 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	19, commencing Sep 19, 2029 up to and excluding the maturity date Fixed Zero Coupon, 5.60%	24, commencing Sep 24, 2025 up to and excluding the maturity date Fixed Zero Coupon, 6.05%	September 26, commencing Sep 26, 2025 up to and excluding the maturity date Fixed 4.25%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	19, commencing Sep 19, 2029 up to and excluding the maturity date	24, commencing Sep 24, 2025 up to and excluding the maturity date	September 26, commencing Sep 26, 2025 up to and excluding the maturity date
17 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 Sep 19, 2029 up to and excluding the maturity date Fixed Zero Coupon, 5.60% No	24, commencing Sep 24, 2025 up to and excluding the maturity date Fixed Zero Coupon, 6.05% No	September 26, commencing Sep 26, 2025 up to and excluding the maturity date Fixed 4.25%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	19, commencing Sep 19, 2029 up to and excluding the maturity date Fixed Zero Coupon, 5.60%	24, commencing Sep 24, 2025 up to and excluding the maturity date Fixed Zero Coupon, 6.05%	September 26, commencing Sep 26, 2025 up to and excluding the maturity date Fixed 4.25%
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	19, commencing Sep 19, 2029 up to and excluding the maturity date Fixed Zero Coupon, 5.60% No Mandatory No Cumulative	24, commencing Sep 24, 2025 up to and excluding the maturity date Fixed Zero Coupon, 6.05% No Mandatory No Cumulative	September 26, commencing Sep 26, 2025 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	19, commencing Sep 19, 2029 up to and excluding the maturity date Fixed Zero Coupon, 5.60% No Mandatory No Cumulative Non-convertible	24, commencing Sep 24, 2025 up to and excluding the maturity date Fixed Zero Coupon, 6.05% No Mandatory No Cumulative Non-convertible	September 26, commencing Sep 26, 2025 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 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)	19, commencing Sep 19, 2029 up to and excluding the maturity date Fixed Zero Coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A	24, commencing Sep 24, 2025 up to and excluding the maturity date Fixed Zero Coupon, 6.05% No Mandatory No Cumulative Non-convertible N/A	September 26, commencing Sep 26, 2025 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	19, commencing Sep 19, 2029 up to and excluding the maturity date Fixed Zero Coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A	24, commencing Sep 24, 2025 up to and excluding the maturity date Fixed Zero Coupon, 6.05% No Mandatory No Cumulative Non-convertible N/A N/A	September 26, commencing Sep 26, 2025 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other 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 Sep 19, 2029 up to and excluding the maturity date Fixed Zero Coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	24, commencing Sep 24, 2025 up to and excluding the maturity date Fixed Zero Coupon, 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 26, commencing Sep 26, 2025 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	19, commencing Sep 19, 2029 up to and excluding the maturity date Fixed Zero Coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A	24, commencing Sep 24, 2025 up to and excluding the maturity date Fixed Zero Coupon, 6.05% No Mandatory No Cumulative Non-convertible N/A N/A	September 26, commencing Sep 26, 2025 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion	19, commencing Sep 19, 2029 up to and excluding the maturity date Fixed Zero Coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	24, commencing Sep 24, 2025 up to and excluding the maturity date Fixed Zero Coupon, 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 26, commencing Sep 26, 2025 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A 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 Sep 19, 2029 up to and excluding the maturity date Fixed Zero Coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	24, commencing Sep 24, 2025 up to and excluding the maturity date Fixed Zero Coupon, 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 26, commencing Sep 26, 2025 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	19, commencing Sep 19, 2029 up to and excluding the maturity date Fixed Zero Coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	24, commencing Sep 24, 2025 up to and excluding the maturity date Fixed Zero Coupon, 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 26, commencing Sep 26, 2025 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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	tures Of Regulatory Capital Instruments s except as noted)			
		regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368MAZ7	06368MBQ6	06368MBP8
	for private placement)	00306IVIAZ1	00306IVIDQ0	OOGOONBFO
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 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	0.03	10	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	3-Oct-2024 Dated	16-Oct-2024 Dated	16-Oct-2024 Dated
13	Original maturity date / Final maturity	3-Oct-2029	16-Oct-2035	16-Oct-2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 03-Oct-2025	At par on 16-Oct-2033	At par on 16-Oct-2034
16	Subsequent call dates, if applicable	At par on each April and October 03, commencing Oct 03, 2025 up to and excluding the maturity date	At par on each April and October 16, commencing Oct 16, 2033 up to and excluding the maturity date	At par on each April and October 16, commencing Oct 16, 2034 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	4.17%		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatory	Mandatory	Mandatory
20 21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
- 21	ii convertible, manuatory or optional conversion	13/73	1 4// 1	1 197 1
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s)			
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
	Position in subordination hierarchy in liquidation (specify			
	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368MAZ	Final Terms - CUSIP: 06368MBQ	Final Terms - CUSIP: 06368MBP

Province of Ontario and the laws of Canada applicable therein of Canada ap		tures Of Regulatory Capital Instruments			
Superior Superior	(\$ million	s except as noted)			
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de transposition efforces participants of faccion 33 of the TLAC interments general by foreign bay of the TLAC register foreign the process of the process o			Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
19	3	Governing law(s) of the instrument			
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11 Origanal case of issusueses / Settlement Dated Date					
12 Perpetual or dated Da					22-Oct-2024
Optional call date, contingent call dates and Optional call date, contingent call dates and At par on 16-Oct-2033 At par on 16-Oct-2034 At par on 22-Oct-2025 At par on each April and October At par on each April and October (16, 2003) At par on 16-Oct-2034 At par on 22-Oct-2025 At par on each April and October (16, 2003) At par on 22-Oct-2025 At par on each April and October (16, 2003) At part on each April and October (16, 2003) At part on each April and October (16, 2003) At part on each April and October (16, 2003) At par on each April and October (16, 2003) At part on each April and October (16, 2003) At part on each April and October (16, 2003) At par on each April and October (16, 2003) At part on each Apr		Perpetual or dated			
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At par on 16-Oct-2033 At par on 16-Oct-2034 At par on 22-Oct-2025 At par on each April and October 16, commencing Oct 16, 2034 16, commencing Oct 16, 2034 16, commencing Oct 16, 2034 17, commencing Oct 16, 2034 19 to and excluding the maturity up to and excluding					
At par on 16-Oct-2033 At par on 16-Oct-2034 At par on 22-Oct-2025 At par on each April and October 16, commencing Oct 16, 2034 16, commencing Oct 16, 2034 16, commencing Oct 16, 2034 17, commencing Oct 16, 2034 19 to and excluding the maturity up to and excluding					
At par on each April and October 16, commencing Oct 16, 2034 up to and excluding the maturity date 16, commencing Oct 16, 2034 up to and excluding the maturity date 17 per on each April and October 18, commencing Oct 16, 2034 up to and excluding the maturity date 18 per on each April and October 19, 2035 up to and excluding the maturity date 19 per october 19, 2035 up to and excluding the maturity date 19 per october 19, 2035 up to and excluding the maturity date 19 per october 19, 2035 up to and excluding the maturity date 19 per october 19, 2035 up to and excluding the maturity date 19 per october 19, 2035 up to and excluding the maturity date 19 per october 19, 2035 up to an excluding the maturity date 19 per october 19, 2035 up to an excluding the maturity date 19 per october 19, 2035 up to an excluding the maturity date 19 per october 19, 2035 up to an excluding the maturity date 19 per october 19, 2035 up to an excluding the maturity date 19 per october 19, 2035 up to an excluding the maturity date 19 per october 19, 2035 up to an excluding the maturity date 19 per october 19, 2035 up to an excluding the maturity date 19, 2035 up to an excluding th		Optional call date, contingent call dates and			
16. Commencing Oct 16, 2033 up to and excluding the maturity date up to and excluding the maturity date up to and excluding the maturity date up to and excluding the maturity date up to and excluding the maturity date up to and excluding the maturity date and excluding the maturity date up to and excluding the subrities up to and excluding the maturity date up to and excl	15	redemption amount / Initial maturity	At par on 16-Oct-2033	At par on 16-Oct-2034	At par on 22-Oct-2025
16. Commencing Oct 16, 2033 up to and excluding the maturity date up to and excluding the maturity date up to and excluding the maturity date up to and excluding the maturity date up to and excluding the maturity date up to and excluding the maturity date and excluding the maturity date up to and excluding the subrities up to and excluding the maturity date up to and excl					
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16. Commencing Oct 16, 2033 up to and excluding the maturity date up to and excluding the maturity date up to and excluding the maturity date up to and excluding the maturity date up to and excluding the maturity date up to and excluding the maturity date and excluding the maturity date up to and excluding the subrities up to and excluding the maturity date up to and excl					
16. Commencing Oct 16, 2033 up to and excluding the maturity date up to and excluding the maturity date up to and excluding the maturity date up to and excluding the maturity date up to and excluding the maturity date up to and excluding the maturity date and excluding the maturity date up to and excluding the subrities up to and excluding the maturity date up to and excl					
16. Commencing Oct 16, 2033 up to and excluding the maturity date up to and excluding the maturity date up to and excluding the maturity date up to and excluding the maturity date up to and excluding the maturity date up to and excluding the maturity date and excluding the maturity date up to and excluding the subrities up to and excluding the maturity date up to and excl					
16. Commencing Oct 16, 2033 up to and excluding the maturity date up to and excluding the maturity date up to and excluding the maturity date up to and excluding the maturity date up to and excluding the maturity date up to and excluding the maturity date and excluding the maturity date up to and excluding the subrities up to and excluding the maturity date up to and excl					
16. Commencing Oct 16, 2033 up to and excluding the maturity date up to and excluding the maturity date up to and excluding the maturity date up to and excluding the maturity date up to and excluding the maturity date up to and excluding the maturity date and excluding the maturity date up to and excluding the subrities up to and excluding the maturity date up to and excl				l	
up to and excluding the maturity date Coupons/dividends Coupons/dividends Fixed					
Coupons/dividends 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 4.30% 4.27% 4.00° 19 Existence of a dividend stopper No No No No No Fully discretionary, partially discretionary or Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory No No No 22 Noncumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Non-convertibl					up to and excluding the maturity
17	16		date	date	date
18 Coupon rate and any related index 4.30% 4.27% 4.00° 19 Existence of a dividend stopper No No No No No No No Pully discretionary, partially discretionary or Mandatory Mon-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Mon-convertible Mon-co	17		Fixed	Fixed	Fixed
Fully discretionary, partially discretionary or mandatory Mandator					
Mandatory Mandatory Mandatory Mandatory Mandatory	19		No	No	No
Existence of a step up or other incentive to redeem	20		Mandatony	Mandatory	Mandatory
22 Noncumulative or cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Non-convertible Non-co			·	,	,
24 If convertible, conversion trigger (s) N/A N/A N/A N/A 25 If convertible, fully or partially N/A N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into N/A N/A N/A N/A 30 Write-down feature No No No No No 31 If write-down, write-down trigger (s) 32 If write-down, pull or partial if write-down, permanent or temporary if temporary write-down, description of write-down mechanism 34 A Type of 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			Cumulative	Cumulative	Cumulative
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 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 18 If convertible, specify instrument it converts into 19 Into 10 Write-down feature 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, full or partial If write-down, full or partial If write-down, permanent or temporary 19 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) 35 No-compliant transitioned 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)					
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 into N/A N/A N/A N/A 30 Write-down feature No No No No 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary If temporary write-down, description of write-down mechanism 33 If write-down, description of write-down mechanism Type of subordination 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			-		
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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/A N/A N/A	25	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 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 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)	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
1	30	Write-down feature			
33 If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Samplement (if applicable) Pricing Supplement (if applicable) Pricing Supplement (if applicable) Pari pasu to temporary 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 Pari pasu to Deposit Lia					
If temporary write-down, description of write- down mechanism 34 Type of subordination					
Type of subordination Position in subordination in subor					
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)					
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 Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities No No No No No No No N	34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35 instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities No No No No No No No N		Position in subordination hierarchy in liquidation (specify			
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)		instrument type immediately senior to instrument)	·		
Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)					
Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	37	If yes, specify non-compliant features	N/A	N/A	N/A
Pricing Supplement (if applicable)					
		Supplement to Base Shelf Prospectus (if applicable)			
		Pricing Supplement (if applicable)			
		- O	Final Terms - CUSIP: 06368MBR	Final Terms - CUSIP: 06368MBS	Final Terms - CUSIP: 06368MBY

	tures Of Regulatory Capital Instruments s except as noted)			
		regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06369MBV1	0637641116	06376 4 11 12
2	for private placement)	06368MBX1	06376AHH6	06376AHJ2
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	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	2.698	USD 10	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Oct-2024	20-Aug-2024	16-Aug-2024
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 22-Oct-2029	Dated 20-Aug-2029	Dated 16-Aug-2027
13	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	Yes 22-Oct-2029	Yes 20-Aug-2029	Yes 16-Aug-2027
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 22-Oct-2025	At par on 20-Aug-25	At par on 16-Aug-2025
		At par on each April and October 22, commencing Oct 22, 2025 up to and excluding the maturity	At par on each February and August 20, commencing Aug 20, 2025 up to and excluding the	At par on each February and August 16, commencing Aug 16, 2025 up to and excluding the
16	Subsequent call dates, if applicable	date	maturity date	maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.20%		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatan
20 21	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
2.4	If temporary write-down, description of write-			
	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	•		MTN Prospectus	MTN Prospectus MTN Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable)		IMIN Prospectus Supplement	
	Pricing Supplement (if applicable)		MTN Prospectus Supplement	MTN Prospectos Supplement

	tures Of Regulatory Capital Instruments			
nollilin <i>¢)</i>	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			20
2	for private placement)	06376AHK9	06376AHL7	06376AHM5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	Cantractual	Comtractival	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
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			Other 12 to motivation
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 6 Liability - fair value option	USD 50 Liability - fair value option
11	Original date of issuance / Settlement	16-Aug-2024	23-Aug-2024	23-Aug-2024
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity	16-Aug-2029	23-Aug-2027	23-Aug-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 16-Aug-2025	At par on 23-Feb-2025	N/A
		At par on each February and August 16, commencing Aug 16,	At par on each February and August 23, commencing Feb 23,	
		2025 up to and excluding the	2025 up to and excluding the	
16	Subsequent call dates, if applicable	maturity date	maturity date	N/A
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	4.90%		ŭ
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Man data m	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 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Desition in subandination bissenship to the first of	İ	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities		. an pasa to Doposit 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	No	No	
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	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	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 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	MTN Prospectus MTN Prospectus Supplement

/ć:II:	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06376AHN3	06376AHP8	06376AHQ6
		Dravings of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3		or Cariada applicable triereiri	or Cariada applicable triereiri	or Cariada applicable triereiri
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	Contractadi	Contractaci	Contractaci
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 12		USD 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	30-Aug-2024 Dated	26-Aug-2024 Dated	30-Aug-2024 Dated
12	Original maturity date / Final maturity	30-Aug-2032	26-Aug-2031	30-Aug-2029
14	Issuer call subject to prior supervisory approval	Yes Sur-Aug-2032	Yes	Yes 30-Aug-2029
	and a subject to prior supervisory approval			
4-	Optional call date, contingent call dates and	At par an 20 A = 2007	At par an 26 Eat 2000	At nor on 30 A
15	redemption amount / Initial maturity	At par on 30-Aug-2027	At par on 26-Feb-2026	At par on 30-Aug-2025
		At par on each February, May,	At par on each February and	At par on each February and
		August, and November 30,	August 26, commencing Feb 26,	August 30, commencing Aug 30,
		commencing Aug 30, 2027 up to	2026 up to and excluding the	2025 up to and excluding the
16	Subsequent call dates, if applicable	and excluding the maturity date	maturity date	maturity date
	Coupons/dividends			,
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	5.00%	5.00%	5.10%
-	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	5.00% No	5.00% No	5.10% 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	5.00% No Mandatory	5.00% No Mandatory	5.10% 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	5.00% No Mandatory No	5.00% No Mandatory No	5.10% 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	5.00% No Mandatory No Cumulative	5.00% No Mandatory No Cumulative	5.10% No Mandatory No Cumulative
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	5.00% No Mandatory No Cumulative Non-convertible	5.00% 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)	5.00% No Mandatory No Cumulative Non-convertible N/A	5.00% No Mandatory No Cumulative Non-convertible N/A	5.10% 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	5.00% 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary 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	5.00% No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25 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	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	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	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	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, conversion rate 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If 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	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
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)	5.00% 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	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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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	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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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	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 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	5.00% 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
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-	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	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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	5.00% 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	5.00% 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 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 NO 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	5.00% 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	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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, 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	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 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 NO 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	5.00% 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	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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, 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	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	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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer 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	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	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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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	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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer 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	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	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 MTN Prospectus	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 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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	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 MTN Prospectus	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 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 Supplement to Base Shelf Prospectus (if applicable)	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 MTN Prospectus MTN Prospectus Supplement	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 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 MTN Prospectus Supplement

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1	s except as noted)			
1			Included in TLAC not included in	
	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06376AHR4	06376AHS2	06376AHT0
		Dravings of Ontario and the laws	Province 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	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability 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	N/A	N/A	N/A
9	millions, as of most recent reporting date) Par value of instrument	USD 4	USD 3	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	9-Sep-2024	6-Sep-2024	16-Sep-2024
12	Perpetual or dated	Dated 0. San 2027	Dated 6 San 2020	Dated 16 Sep 2022
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	9-Sep-2027 Yes	6-Sep-2029 Yes	16-Sep-2032 Yes
	issuer can subject to prior supervisory approval	100	100	100
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 09-Sep-2025	At par on 06-Sep-2025	At par on 16-Sep-2026
		At par on each March and	At par on each March and	At par on each March, June,
		September 09, commencing Sep	September 06, commencing Sep	September, amd December 16,
	Subsequent call dates, if applicable	09, 2025 up to and excluding the	06, 2025 up to and excluding the	commencing Sep 16, 2026 up to
16		Imaturity date	Imaturity date	
16	Coupons/dividends	maturity date	maturity date	and excluding the maturity date
16 17		Fixed	Fixed	and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 4.50%	Fixed 4.75%	and excluding the maturity date Fixed 5.00%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	Fixed	and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 4.50% No	Fixed 4.75% No	and excluding the maturity date Fixed 5.00%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed 4.50%	Fixed 4.75%	and excluding the maturity date Fixed 5.00%
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	Fixed 4.50% No Mandatory No Cumulative	Fixed 4.75% No Mandatory No Cumulative	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	Fixed 4.50% No Mandatory No Cumulative Non-convertible	Fixed 4.75% No Mandatory No Cumulative Non-convertible	and excluding the maturity date 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)	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A	Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A	and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 4.50% No Mandatory No Cumulative Non-convertible	Fixed 4.75% No Mandatory No Cumulative Non-convertible	and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A	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	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A	and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A	and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A	and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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, mandatory or optional conversion If convertible, specify instrument type convertible into If 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 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	Fixed 4.75% 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 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 4.75% 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 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	and excluding the maturity date Fixed 5.00% No 5.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 4.75% 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 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, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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/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	Fixed 4.50% 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 N/A N/A	Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	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 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, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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/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	Fixed 4.50% 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	Fixed 4.75% 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 M/A MTN Prospectus	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 N/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No N/A N/A	Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	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 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Fixed 4.75% 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 M/A MTN Prospectus	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/

(\$ million	tures Of Regulatory Capital Instruments			
1	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DIVIC	DINO	BMO
2	for private placement)	06376AHU7	06376AHV5	06376AHW3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	OttI		
	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 12 to moramon	Carlot 12 to monamora	Cities 12 to motiument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 1.5 Liability - fair value option	USD 2.147 Liability - fair value option	USD 3.9 Liability - fair value option
11	Original date of issuance / Settlement	16-Sep-2024	13-Sep-2024	17-Sep-2024
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	15-Sep-2034 Yes	13-Sep-2029 Yes	17-Sep-2027 Yes
14	issuer can subject to prior supervisory approvar	165	165	i i es
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 16-Sep-2027	At par on 13-Sep-2025	At par on 17-Mar-2025
		At par on each March, June,	At par on each March and	At par an analy March and
1		September, amd December 16,	l •	At par on each March and September 17, commencing Mar
		September, amd December 16, commencing Sep 16, 2027 up to	September 13, commencing Sep 13 2025 up to and excluding the	September 17, commencing Mar 17 2025 up to and excluding the
16	Subsequent call dates, if applicable	September, amd December 16,	September 13, commencing Sep	September 17, commencing Mar
16	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon	September, amd December 16, commencing Sep 16, 2027 up to	September 13, commencing Sep 13 2025 up to and excluding the	September 17, commencing Mar 17 2025 up to and excluding the
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September, amd December 16, commencing Sep 16, 2027 up to and excluding the maturity date Fixed 5.00%	September 13, commencing Sep 13 2025 up to and excluding the maturity date Fixed 5.00%	September 17, commencing Mar 17 2025 up to and excluding the maturity date Fixed 4.50%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	September, amd December 16, commencing Sep 16, 2027 up to and excluding the maturity date Fixed	September 13, commencing Sep 13 2025 up to and excluding the maturity date	September 17, commencing Mar 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	September, amd December 16, commencing Sep 16, 2027 up to and excluding the maturity date Fixed 5.00% No	September 13, commencing Sep 13 2025 up to and excluding the maturity date Fixed 5.00%	September 17, commencing Mar 17 2025 up to and excluding the maturity date Fixed 4.50% No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	September, amd December 16, commencing Sep 16, 2027 up to and excluding the maturity date Fixed 5.00%	September 13, commencing Sep 13 2025 up to and excluding the maturity date Fixed 5.00%	September 17, commencing Mar 17 2025 up to and excluding the maturity date Fixed 4.50%
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	September, amd December 16, commencing Sep 16, 2027 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative	September 13, commencing Sep 13 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative	September 17, commencing Mar 17 2025 up to and excluding the maturity date Fixed 4.50% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	September, amd December 16, commencing Sep 16, 2027 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible	September 13, commencing Sep 13 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible	September 17, commencing Mar 17 2025 up to and excluding the maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	September, amd December 16, commencing Sep 16, 2027 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative	September 13, commencing Sep 13 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative	September 17, commencing Mar 17 2025 up to and excluding the maturity date Fixed 4.50% No Mandatory No Cumulative
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	September, amd December 16, commencing Sep 16, 2027 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	September 13, commencing Sep 13 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 17, commencing Mar 17 2025 up to and excluding the maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	September, amd December 16, commencing Sep 16, 2027 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	September 13, commencing Sep 13 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	September 17, commencing Mar 17 2025 up to and excluding the maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	September, amd December 16, commencing Sep 16, 2027 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	September 13, commencing Sep 13 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 17, commencing Mar 17 2025 up to and excluding the maturity date Fixed 4.50% 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	September, amd December 16, commencing Sep 16, 2027 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	September 13, commencing Sep 13 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 17, commencing Mar 17 2025 up to and excluding the maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence 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	September, amd December 16, commencing Sep 16, 2027 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 13, commencing Sep 13 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 17, commencing Mar 17 2025 up to and excluding the maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, 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, amd December 16, commencing Sep 16, 2027 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 13, commencing Sep 13 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 17, commencing Mar 17 2025 up to and excluding the maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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, amd December 16, commencing Sep 16, 2027 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 13, commencing Sep 13 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 17, commencing Mar 17 2025 up to and excluding the maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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, amd December 16, commencing Sep 16, 2027 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 13, commencing Sep 13 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 17, commencing Mar 17 2025 up to and excluding the maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	September, amd December 16, commencing Sep 16, 2027 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 13, commencing Sep 13 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 17, commencing Mar 17 2025 up to and excluding the maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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, 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, amd December 16, commencing Sep 16, 2027 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 13, commencing Sep 13 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 17, commencing Mar 17 2025 up to and excluding the maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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, amd December 16, commencing Sep 16, 2027 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	September 13, commencing Sep 13 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	September 17, commencing Mar 17 2025 up to and excluding the maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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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, permanent or temporary If temporary write-down, description of write- down mechanism Type of 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, amd December 16, commencing Sep 16, 2027 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	September 13, commencing Sep 13 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	September 17, commencing Mar 17 2025 up to and excluding the maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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, amd December 16, commencing Sep 16, 2027 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	September 13, commencing Sep 13 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 No N/A	September 17, commencing Mar 17 2025 up to and excluding the maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
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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) Non-compliant transitioned features If yes, specify non-compliant features	September, amd December 16, commencing Sep 16, 2027 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 No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	September 13, commencing Sep 13 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 No N/A	September 17, commencing Mar 17 2025 up to and excluding the maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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, amd December 16, commencing Sep 16, 2027 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	September 13, commencing Sep 13 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 No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	September 17, commencing Mar 17 2025 up to and excluding the maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No 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, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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, amd December 16, commencing Sep 16, 2027 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	September 13, commencing Sep 13 2025 up to and excluding the maturity date Fixed 5.00% No 5.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 17, commencing Mar 17 2025 up to and excluding the maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus

(\$ million	tures Of Regulatory Capital Instruments			
	s except as noted)			
				Included in TLAC not included in
	Lance	regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	ВМО	BMO
2	for private placement)	06376AHX1	06376AHY9	06376AHZ6
ļ		Describera of Ontaria and the laws	Describera of Outrain and the laws	Description of Optoble and the James
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			
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 2	USD 4	
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-Sep-2024 Dated	20-Sep-2024 Dated	20-Sep-2024 Dated
13	Original maturity date / Final maturity	20-Sep-2027	20-Sep-2029	20-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 20-Sep-2025	At par on 20-Sep-2025	At par on 20-Mar-2025
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		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 20, commencing Sep 20 2025 up to and excluding the	September 20, commencing Sep	September 20, commencing Mar
16	Subsequent call dates, if applicable	September 20, commencing Sep		
	Coupons/dividends	September 20, commencing Sep 20 2025 up to and excluding the maturity date	September 20, commencing Sep 20 2025 up to and excluding the maturity date	September 20, commencing Mar 20 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	September 20, commencing Sep 20 2025 up to and excluding the maturity date	September 20, commencing Sep 20 2025 up to and excluding the maturity date	September 20, commencing Mar 20 2025 up to and excluding the maturity date
	Coupons/dividends	September 20, commencing Sep 20 2025 up to and excluding the maturity date	September 20, commencing Sep 20 2025 up to and excluding the maturity date	September 20, commencing Mar 20 2025 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September 20, commencing Sep 20 2025 up to and excluding the maturity date Fixed 4.23%	September 20, commencing Sep 20 2025 up to and excluding the maturity date Fixed 4.46% No	September 20, commencing Mar 20 2025 up to and excluding the maturity date Fixed 4.25%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	September 20, commencing Sep 20 2025 up to and excluding the maturity date Fixed 4.23% No Mandatory	September 20, commencing Sep 20 2025 up to and excluding the maturity date Fixed 4.46% No Mandatory	September 20, commencing Mar 20 2025 up to and excluding the maturity date Fixed 4.25% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	September 20, commencing Sep 20 2025 up to and excluding the maturity date Fixed 4.23% No Mandatory No	September 20, commencing Sep 20 2025 up to and excluding the maturity date Fixed 4.46% No Mandatory No	September 20, commencing Mar 20 2025 up to and excluding the maturity date Fixed 4.25% 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	September 20, commencing Sep 20 2025 up to and excluding the maturity date Fixed 4.23% No Mandatory	September 20, commencing Sep 20 2025 up to and excluding the maturity date Fixed 4.46% No Mandatory	September 20, commencing Mar 20 2025 up to and excluding the maturity date Fixed 4.25% 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 20, commencing Sep 20 2025 up to and excluding the maturity date Fixed 4.23% No Mandatory No Cumulative Non-convertible N/A	September 20, commencing Sep 20 2025 up to and excluding the maturity date Fixed 4.46% No Mandatory No Cumulative Non-convertible N/A	September 20, commencing Mar 20 2025 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	September 20, commencing Sep 20 2025 up to and excluding the maturity date Fixed 4.23% No Mandatory No Cumulative Non-convertible N/A N/A	September 20, commencing Sep 20 2025 up to and excluding the maturity date Fixed 4.46% No Mandatory No Cumulative Non-convertible N/A N/A	September 20, commencing Mar 20 2025 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary 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 20, commencing Sep 20 2025 up to and excluding the maturity date Fixed 4.23% No Mandatory No Cumulative Non-convertible N/A	September 20, commencing Sep 20 2025 up to and excluding the maturity date Fixed 4.46% No Mandatory No Cumulative Non-convertible N/A	September 20, commencing Mar 20 2025 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative 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 20, commencing Sep 20 2025 up to and excluding the maturity date Fixed 4.23% No Mandatory No Cumulative Non-convertible N/A N/A	September 20, commencing Sep 20 2025 up to and excluding the maturity date Fixed 4.46% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 20, commencing Mar 20 2025 up to and excluding the maturity date Fixed 4.25% 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	September 20, commencing Sep 20 2025 up to and excluding the maturity date Fixed 4.23% No Mandatory No Cumulative Non-convertible N/A N/A	September 20, commencing Sep 20 2025 up to and excluding the maturity date Fixed 4.46% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 20, commencing Mar 20 2025 up to and excluding the maturity date Fixed 4.25% 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	September 20, commencing Sep 20 2025 up to and excluding the maturity date Fixed 4.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	September 20, commencing Sep 20 2025 up to and excluding the maturity date Fixed 4.46% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	September 20, commencing Mar 20 2025 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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	September 20, commencing Sep 20 2025 up to and excluding the maturity date Fixed 4.23% 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	September 20, commencing Sep 20 2025 up to and excluding the maturity date Fixed 4.46% 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	September 20, commencing Mar 20 2025 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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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, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 20, commencing Sep 20 2025 up to and excluding the maturity date Fixed 4.23% 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	September 20, commencing Sep 20 2025 up to and excluding the maturity date Fixed 4.46% 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	September 20, commencing Mar 20 2025 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 20, commencing Sep 20 2025 up to and excluding the maturity date Fixed 4.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	September 20, commencing Sep 20 2025 up to and excluding the maturity date Fixed 4.46% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	September 20, commencing Mar 20 2025 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A P/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 20, commencing Sep 20 2025 up to and excluding the maturity date Fixed 4.23% 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	September 20, commencing Sep 20 2025 up to and excluding the maturity date Fixed 4.46% No 4.46% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	September 20, commencing Mar 20 2025 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus

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	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			20
2	for private placement)	06376BN20	06376BN38	06376BN46
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	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
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 TEXO Instrument	Other TEAC Instrument	Other TEXO Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 7.146	USD 6	USD 2
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 25-Sep-2024	Liability - fair value option 25-Sep-2024	Liability - fair value option 27-Sep-2024
12	Perpetual or dated	Dated	Dated 25 Cop 2521	Dated
13	Original maturity date / Final maturity	25-Sep-2029	25-Sep-2034	27-Sep-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 25-Sep-2025	At par on 25-Sep-2025	At par on 27-Sep-2025
		At par on each March and	At par on each March and	At par on each March and
		September 25, commencing Sep 25 2025 up to and excluding the	September 25, commencing Sep 25 2025 up to and excluding the	September 27, commencing Sep 27 2025 up to and excluding the
16	Coharana all datas (Camilias bla			
10	I Supsequent call dates, if applicable	maturity date	maturity date	
10	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	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 4.65%	Fixed 5.00%	maturity date Fixed 4.16%
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 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 4.65%	Fixed 5.00%	maturity date Fixed 4.16%
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 4.65% No Mandatory	Fixed 5.00% No Mandatory	maturity date Fixed 4.16% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 4.65% No Mandatory No Cumulative	Fixed 5.00% No Mandatory No Cumulative	maturity date Fixed 4.16% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 4.65% No Mandatory No Cumulative Non-convertible	Fixed 5.00% No Mandatory No Cumulative Non-convertible	maturity date Fixed 4.16% 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	Fixed 4.65% No Mandatory No Cumulative	Fixed 5.00% No Mandatory No Cumulative	maturity date Fixed 4.16% 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	Fixed 4.65% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date Fixed 4.16% 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 4.65% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date Fixed 4.16% 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 4.65% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date Fixed 4.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 4.65% 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	maturity date Fixed 4.16% 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 4.65% 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	maturity date Fixed 4.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 4.65% 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	maturity date Fixed 4.16% 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 4.65% 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	maturity date Fixed 4.16% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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 4.65% 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	maturity date Fixed 4.16% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 4.65% 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	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 NO	maturity date Fixed 4.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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 4.65% 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	maturity date Fixed 4.16% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 4.65% 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	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 NO	maturity date Fixed 4.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	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	maturity date Fixed 4.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 4.65% 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	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	maturity date Fixed 4.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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	Fixed 4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	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	maturity date Fixed 4.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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	Fixed 4.65% 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	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	maturity date Fixed 4.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 4.65% 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	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	maturity date Fixed 4.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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	Fixed 4.65% 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	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 MTN Prospectus	maturity date Fixed 4.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 4.65% 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 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 Pari pasu to Deposit Liabilities No N/A N/A	maturity date Fixed 4.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No 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, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 4.65% 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	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 MTN Prospectus	maturity date Fixed 4.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/

	tures Of Regulatory Capital Instruments s except as noted)			
	o execution in the control of the co	regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06276PNE2	06376PN61	06276PN70
2	for private placement)	06376BN53	06376BN61	06376BN79
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules 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		Guier 12 to monument	
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	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	27-Sep-2024	26-Sep-2024	30-Sep-2024
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 27-Sep-2029	Dated 26-Sep-2031	Dated 30-Sep-2044
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 27-Sep-2025	At par on 26-Mar-2026	At par on 30-Sep-2027
		At par on each March and September 27, commencing Sep 27 2025 up to and excluding the	26 2026 up to and excluding the	30 2027 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	4.50%	4.60%	
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
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
	in convertible, mandatory or optional conversion	1471	1971	147.
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
24	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Desition in subandination 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
35	instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	No
36	If yes, specify non-compliant features	N/A	N/A	N/A
31	Prospectus / Base Shelf Prospectus / Short Form	1973	1973	I WAY
	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: 06376BN53	Final Terms - CUSIP: 06376BN61	Final Terms - CUSIP: 06376BN79
	<u> </u>			COOH . 0007 0DIVE

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in 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)	06376BN87	06376BN95	06376BNA2
				Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability 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	21/2		21/2
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 1	USD 13	USD 25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Sep-2024		27-Sep-2024
12	Perpetual or dated Original maturity date / Final maturity	Dated 30-Sep-2044	Dated 9-Oct-2029	Dated 27-Sep-2027
13 14	Original maturity date / Final maturity	30-Sep-2044	9-Oct-2029	27-Sep-2027 Yes
14	Issuer call subject to prior supervisory approval	Yes	Yes	। ८ ०
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 30-Sep-2029	At par on 09-Oct-2025	N/A
		At par on each March and	At par on each April and October	
		At par on each March and September 30, commencing Sep		
		l '		
16	Subsequent call dates, if applicable	September 30, commencing Sep	09, commencing Oct 09, 2025	N/A
16	Subsequent call dates, if applicable Coupons/dividends	September 30, commencing Sep 30 2029 up to and excluding the	09, commencing Oct 09, 2025 up to and excluding the maturity	
16		September 30, commencing Sep 30 2029 up to and excluding the	09, commencing Oct 09, 2025 up to and excluding the maturity	N/A Floating
	Coupons/dividends	September 30, commencing Sep 30 2029 up to and excluding the maturity date	09, commencing Oct 09, 2025 up to and excluding the maturity date	Floating SOFR + 0.85%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	September 30, commencing Sep 30 2029 up to and excluding the maturity date	09, commencing Oct 09, 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	September 30, commencing Sep 30 2029 up to and excluding the maturity date Fixed 5.00%	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65%	Floating SOFR + 0.85%
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 30, commencing Sep 30 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory	Floating SOFR + 0.85% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	September 30, commencing Sep 30 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory No	Floating SOFR + 0.85% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	September 30, commencing Sep 30 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory No Cumulative	Floating SOFR + 0.85% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	September 30, commencing Sep 30 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory No Cumulative Non-convertible	Floating SOFR + 0.85% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	September 30, commencing Sep 30 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory No Cumulative Non-convertible N/A	Floating SOFR + 0.85% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	September 30, commencing Sep 30 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory No Cumulative Non-convertible N/A N/A	Floating SOFR + 0.85% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	September 30, commencing Sep 30 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Floating SOFR + 0.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	September 30, commencing Sep 30 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory No Cumulative Non-convertible N/A N/A	Floating SOFR + 0.85% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	September 30, commencing Sep 30 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Floating SOFR + 0.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	September 30, commencing Sep 30 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Floating SOFR + 0.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	September 30, commencing Sep 30 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Floating SOFR + 0.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 30, commencing Sep 30 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Floating SOFR + 0.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	September 30, commencing Sep 30 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Floating SOFR + 0.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, 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 30, commencing Sep 30 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Floating SOFR + 0.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	September 30, commencing Sep 30 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Floating SOFR + 0.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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 30, commencing Sep 30 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Floating SOFR + 0.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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 30, commencing Sep 30 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Floating SOFR + 0.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 30, commencing Sep 30 2029 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	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Floating SOFR + 0.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	September 30, commencing Sep 30 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Floating SOFR + 0.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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 30, commencing Sep 30 2029 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	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Floating SOFR + 0.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	September 30, commencing Sep 30 2029 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	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Floating SOFR + 0.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO
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	September 30, commencing Sep 30 2029 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	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Floating SOFR + 0.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual trigger (s) If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	September 30, commencing Sep 30 2029 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	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Floating SOFR + 0.85% 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 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	September 30, commencing Sep 30 2029 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 No Exemption from subordination Pari pasu to Deposit Liabilities No	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Floating SOFR + 0.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 30, commencing Sep 30 2029 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 No Exemption from subordination Pari pasu to Deposit Liabilities No	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Floating SOFR + 0.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September 30, commencing Sep 30 2029 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 No Exemption from subordination Pari pasu to Deposit Liabilities No	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Floating SOFR + 0.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 30, commencing Sep 30 2029 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 No N/A	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	Floating SOFR + 0.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A 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, 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	September 30, commencing Sep 30 2029 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 No N/A	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	Floating SOFR + 0.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 30, commencing Sep 30 2029 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/	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Floating SOFR + 0.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
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, 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 If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	September 30, commencing Sep 30 2029 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/	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Floating SOFR + 0.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 30, commencing Sep 30 2029 up to and excluding the maturity date Fixed 5.00% No 5.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	09, commencing Oct 09, 2025 up to and excluding the maturity date Fixed 4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Floating SOFR + 0.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments s except as noted)			
		regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06376BNB0	06376BNC8	06376BND6
	for private placement)	U0370BINBU	00376BINC6	00370BIND0
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	er carrada applicable increm	or carriaga applicable triologic	or canada applicació increm
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractival	Contractual	Contractual
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9 10	Par value of instrument Accounting classification	USD 2 Liability - fair value option	USD 5 Liability - fair value option	USD 25 Liability - fair value option
11	Original date of issuance / Settlement	2-Oct-2024	7-Oct-2024	
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2-Oct-2036	7-Oct-2027	10-Oct-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 02-Oct-2026	At par on 07-Apr-2025	At par on 08-Oct-2025
16	Subsequent call dates, if applicable	At par on each April and October 02, commencing Oct 02, 2026 up to and excluding the maturity date	At par on each April and October 07, commencing Apr 07, 2025 up to and excluding the maturity date	
47	Coupons/dividends	Etheral	Eine d	Ebook d
17	Fixed or floating dividend/coupon	Fixed 4 75%	Fixed 4.45%	Fixed 5 00%
18 19	Coupon rate and any related index Existence of a dividend stopper	4.75% No	4.45% No	5.00% No
13	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22 23	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
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 a supplied a second state of the second sta			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
24	If temporary write-down, description of write-			
34	down mechanism Type of subordination	Evernation from subordination	Evenution 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
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A MTN Prospectus	N/A MTN Prospectus	N/A MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Duising Complement (If	<u>мтту г гозрастиз эпрріетівні</u>	<u>ти и гозресца эпрриятияти</u>	ти поэресца эпррешент
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06376BNB0	Final Terms - CUSIP: 06376BNC	Final Terms - CUSIP: 06376BND6

	tures Of Regulatory Capital Instruments s except as noted)			
(\$ million	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			50
2	for private placement)	06376BNE4	06376BNF1	06376BNG9
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	OttI	O and the office I	O and the ordered
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
,	Amount recognised in regulatory capital (Currency in	Other TEXO 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	USD 2	USD 5	
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 9-Oct-2024	Liability - fair value option 9-Oct-2024	Liability - fair value option 9-Oct-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	9-Oct-2031	9-Oct-2029	9-Oct-2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 09-Oct-2025	At par on 09-Oct-2025	At par on 09-Apr-2026
		At par on each April and October	At par on each April and October	At par on each April and October
		09, commencing Oct 09, 2025	09, commencing Oct 09, 2025	09, commencing Apr 09, 2026 up
16	Subsequent call dates, if applicable	up to and excluding the maturity date	up 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	4.50%-6.00%		
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 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
30	If convertible enceif-instrument time account to			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN December 1 Committee	MTN December 1 Committee	MTN December 1 2 1
		MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
1	O PP () = PP ()	Final Terms - CUSIP: 06376RNE	Final Terms - CUSIP: 06376BNF1	Final Terms - CUSIP: 06376BNG
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	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
			Included in TLAC not included in	
	I have a	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	BMO
2	for private placement)	06376BNH7	06376BNJ3	06376BNK0
	,			
2		Province of Ontario and the laws		Province 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			
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
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			Cirio: 12 to motionion
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 4	USD 10.5	
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	11-Oct-2024 Dated	11-Oct-2024 Dated	Dated 10-Oct-2024
13	Original maturity date / Final maturity	11-Oct-2039	11-Oct-2039	10-Oct-2036
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 11-Oct-2026	At par on 11-Oct-2027	At par on 10-Oct-2026
- 13	reactification attractive meaning			
		At par on each April and October	At par on each April and October	At par on each April and October
		11, commencing Oct 11, 2026	11, commencing Oct 11, 2027	10, commencing Oct 10, 2026
4.0		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	5.10%		
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	If convertible, conversion rate	N/A	N/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)			
33	If write-down, full or partial If write-down, permanent or temporary			
- 55	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Destrict to subscribe to the second s			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	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			
<u> </u>		MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		mina i rospectus Supplement	mint i rospecius Supplement	min i rospectus Supplement
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06376BNH	Final Terms - CUSIP: 06376BNJ3	Final Terms - CUSIP: 06376BNK

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			20
2	for private placement)	06376BNL8	06376BNM6	06376BNN4
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	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	Contractival	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
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 TEXO 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	USD 6		USD 32
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 18-Oct-2024	Liability - fair value option 18-Oct-2024	Liability - fair value option 22-Oct-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	18-Oct-2027	18-Oct-2034	22-Oct-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 18-Apr-2025	At par on 18-Oct-2025	At par on 22-Oct-2025
		At par on each April and October	At par on each April and October	At par on each April and October
		18, commencing Apr 18, 2025 up		22, commencing Oct 22, 2025
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	udic	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.50%		
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible 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
30	If convertible enceif-instrument time account to			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN December 1 Committee	MTN Program of Co.	MTN December 1 Committee
		MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
	Section 1 (Company)	Final Terms - CUSIP: 06376BNL8	Final Terms - CUSIP: 06376BNM	Final Terms - CUSIP: 06376BNN

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	s except as noted)			
1			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			50
2	for private placement)	06376BNP9	06376BNQ7	06376BNR5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	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	Comtractival	Contractual
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEXO 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	USD 3	USD 2	USD 3
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 10-Oct-2024	Liability - fair value option 18-Oct-2024	Liability - fair value option 17-Oct-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12-Oct-2027	18-Oct-2027	17-Oct-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 10-Oct-2025	At par on 18-Oct-2025	At par on 17-Oct-2025
		At par on each January, April,		At par on each April and October
		July, and October 10, commencing Oct 10, 2025 up to	18, commencing Oct 18, 2025 up to and excluding the maturity	17, commencing Oct 17, 2025 up to and excluding the maturity
16	Cubecaught call dates if applicable			
	Subsequent can dates, ii applicable	and excluding the maturity date	date	date
	Subsequent call dates, if applicable Coupons/dividends	and excluding the maturity date	date	,
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	date
18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 4.60%	Fixed 4.40%	date Fixed 4.72%
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	Fixed	date
18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 4.60%	Fixed 4.40%	date Fixed 4.72%
18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 4.60% No Mandatory	Fixed 4.40% No Mandatory No	date Fixed 4.72% No Mandatory No
18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 4.60% No Mandatory No Cumulative	Fixed 4.40% No Mandatory No Cumulative	date Fixed 4.72% No Mandatory No Cumulative
18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 4.60% No Mandatory No Cumulative Non-convertible	Fixed 4.40% No Mandatory No Cumulative Non-convertible	date Fixed 4.72% No Mandatory No Cumulative Non-convertible
18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 4.60% No Mandatory No Cumulative	Fixed 4.40% No Mandatory No Cumulative	date Fixed 4.72% No Mandatory No Cumulative
18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other 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 4.60% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed 4.72% No Mandatory No Cumulative Non-convertible N/A 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 4.60% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.40% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 4.72% 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, conversion rate If convertible, mandatory or optional conversion	Fixed 4.60% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed 4.72% No Mandatory No Cumulative Non-convertible N/A 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 4.60% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed 4.72% No Mandatory No Cumulative Non-convertible 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	Fixed 4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.40% No 4.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 4.72% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence 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	Fixed 4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.40% No 4.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 4.72% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.40% No 4.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 4.72% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence 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	Fixed 4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.40% No 4.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 4.72% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.40% No 4.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 4.72% 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 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	Fixed 4.40% No 4.40% 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 4.72% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, ronversion trigger (s) If convertible, and to retailly If convertible, and to retailly If convertible, pecify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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 4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.40% No 4.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 4.72% 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 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	Fixed 4.40% No 4.40% 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 4.72% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 4.40% 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	date Fixed 4.72% 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, 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	Fixed 4.60% 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	Fixed 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed 4.72% 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	Fixed 4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 4.40% 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	date Fixed 4.72% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 4.60% 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	Fixed 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed 4.72% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 4.60% 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	Fixed 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed 4.72% 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	Fixed 4.60% 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	Fixed 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	date Fixed 4.72% 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 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 4.60% 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 N/A N/A	Fixed 4.40% 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	date Fixed 4.72% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 4.60% 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 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	date Fixed 4.72% 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			
nollilin <i>¢)</i>	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			50
2	for private placement)	06376BNS3	06376BNT1	06376BNV6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	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	Comtractival	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
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 TEXO 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	USD 3	USD 3.371	USD 2
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 17-Oct-2024	Liability - fair value option 21-Oct-2024	Liability - fair value option 25-Oct-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-Oct-2031	21-Oct-2036	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 17-Apr-2026	At par on 21-Oct-2026	At par on 25-Oct-2025
	,	·	·	
		At par on each April and October	At par on each April and October	At par on each April and October
		17, commencing Apr 17, 2026 up		25, commencing Oct 25, 2025
4.6	Cubernant all datas (familiada)	to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity date
16	Subsequent call dates, if applicable Coupons/dividends	date	date	uate
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.82%		
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			
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	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)			
	Supplies to base shell i rospectus (ii applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
1	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06376RNS	Final Terms - CUSIP: 06376BNT1	Final Terms - CUSIP: 06376BNV
1				

(\$ IIIIIIOII)	s except as noted)			
1	s except as noteu)			
			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		50	
2	for private placement)	06376BNW4	06376BNX2	06376BNY0
		Dravings of Ontaria and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability 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	N/A	N/A	N/A
9	millions, as of most recent reporting date) Par value of instrument	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-Oct-2024	24-Oct-2024	25-Oct-2024
12	Perpetual or dated	Dated 24 Oct 2020	Dated 24 Oct 2021	Dated 25 Oct 2020
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	24-Oct-2029 Yes	24-Oct-2031 Yes	25-Oct-2029 Yes
14	issuer can subject to prior supervisory approval	1.00	1.00	1 00
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 24-Oct-2025	At par on 24-Apr-2026	At par on 25-Oct-2025
			At par on each April and October	At par on each January, April,
		24, commencing Oct 24, 2025	24, commencing Apr 24, 2026 up	
16		up to and excluding the maturity	to and excluding the maturity	commencing Oct 25, 2025 up to
		ldate		
10	Subsequent call dates, if applicable Coupons/dividends	date	date	and excluding the maturity date
17		Fixed	Fixed	and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 4.70%	Fixed 4.80%	and excluding the maturity date Fixed 4.90%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	Fixed	and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 4.70% No	Fixed 4.80% No	and excluding the maturity date Fixed 4.90% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed 4.70%	Fixed 4.80%	and excluding the maturity date Fixed 4.90%
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 4.70% No Mandatory No Cumulative	Fixed 4.80% No Mandatory No Cumulative	and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 4.70% No Mandatory No Cumulative Non-convertible	Fixed 4.80% No 4.80% Mandatory No Cumulative Non-convertible	and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 4.70% No Mandatory No Cumulative	Fixed 4.80% No Mandatory No Cumulative	and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A	Fixed 4.80% No Mandatory No Cumulative Non-convertible N/A	and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.80% No Mandatory No Cumulative Non-convertible N/A N/A	and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.80% No Mandatory No Cumulative Non-convertible N/A N/A	and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.80% No Mandatory No Cumulative Non-convertible N/A N/A	and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.80% No Mandatory No Cumulative Non-convertible N/A N/A	and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 4.70% No 4.70% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.80% No 4.80% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 4.70% No 4.70% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.80% No 4.80% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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 4.70% No 4.70% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.80% No 4.80% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 4.90% 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)	Fixed 4.70% No 4.70% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.80% No 4.80% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed 4.70% No 4.70% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.80% No 4.80% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 4.90% 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-	Fixed 4.70% No 4.70% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.80% No 4.80% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	Fixed 4.80% No 4.80% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
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	Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 4.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	Fixed 4.80% No 4.80% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 4.70% 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	Fixed 4.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 4.80% 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 No	and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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, 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	Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	Fixed 4.80% 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 No N/A N/A	and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 4.80% 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 No	and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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	Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	Fixed 4.80% 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 No N/A N/A	and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 4.70% 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 4.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Fixed 4.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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)			
(\$111110115	s endept as notedy	L L L TIAO C' L L L		.
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06376BNZ7	06368MCA0	06368MCB8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
20	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractadi	Contractal	Contractal
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo 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 TEXO Instrument	Other TEXO Instrument	Other TEACHISTIANIEN
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 9.2	6	5
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 31-Oct-2024	Liability - fair value option 1-Nov-2024	Liability - fair value option 1-Nov-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	31-Oct-2029	1-Nov-2028	1-Nov-2039
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 31-Oct-2025	1-Nov-26	At par on 01-Nov-2033
16	Cuboquant all datas if anniinable	At par on each April and October 31, commencing Oct 31, 2025 up to and excluding the maturity	commencing on November 1, 2026 up to and excluding the	At par on each May and November 1, commencing Nov 01, 2033 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	date	maturity Date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.00%	Zero Coupon, 4.14%	4.38%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mondoton	Mandatan
20 21	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
29 30	into Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write- down mechanism			
	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
	Non-compliant transitioned features	No	No	No
36	If yes, specify non-compliant features	N/A	N/A	N/A
	ii yes, specify non-compliant features		Ť	
36 37	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTNI Droop cation		
36 37	Prospectus / Base Shelf Prospectus / Short Form	MTN Prospectus		
36 37	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus MTN Prospectus Supplement		

(\$ IIIIIIII Ç)	tures Of Regulatory Capital Instruments			
Ì	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			50
2	for private placement)	06368MCC6	06368MCJ1	06368MCK8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	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	Comtractival	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
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 TEXO Instrument	Other TEXO Instrument	Other TEXO Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	5 Liebility feirvelve entire	5	1.5
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 1-Nov-2024	Liability - fair value option 1-Nov-2024	Liability - fair value option 4-Nov-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	1-Nov-2039	1-Nov-2031	4-Nov-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	A4 04 Nov. 0004	4 Nov. 00	A4 0.4 Nov. 0000
15	redemption amount / Initial maturity	At par on 01-Nov-2034	1-N0V-26	At par on 04-Nov-2026
		At par on each May and November 1, commencing Nov	On each May and November 1,	At par on each May and November 4, commencing Nov
		01, 2034 up to and excluding the	commencing Nov 01, 2026 up to	4, 2026 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	and excluding the maturity date	maturity date
17	Coupons/dividends	Fixed	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	4.35%	Fixed Zero Coupon, 4.60%	4.10%
19	Existence of a dividend stopper	No	No	
				No
	Fully discretionary, partially discretionary or			NO
20	mandatory	Mandatory	Mandatory	Mandatory
21	mandatory Existence of a step up or other incentive to redeem	No	No	Mandatory No
	mandatory	·	, ,	Mandatory
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 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	mandatory Existence of a 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	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
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 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible 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	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	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible 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, 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	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 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 Po 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 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence 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 instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 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 Po 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 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A 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
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 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments s except as noted)			
(Ç	s except as noted,			
				Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BWO	BIVIO	BINO
2	for private placement)	06368MCL6	06368MCQ5	06368MCR3
		Province of Ontario and the laws	Province of Ontario and the laws	Province 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			
34	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	1.5		52.23
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	4-Nov-2024	4-Nov-2024	4-Nov-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	4-Nov-2029	4-Nov-2039	4-Nov-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 04-Nov-2026	4-Nov-25	4-Nov-25
		At par on each May and November 4, commencing Nov 4, 2026 up to and excluding the	On each May and November 4, commencing Nov 4, 2025 up to	On each May and November 4, commencing Nov 04, 2025 up to
16	Subsequent call dates, if applicable	maturity date	and excluding the maturity date	and excluding the maturity date
17	Coupons/dividends	Fixed	Fixed	Fived
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 3.79%		Fixed Zero Coupon, 4.02%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
24 25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No No	No	No No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34d		LACITIPHOTE HOTEL SUDOTUINATION	Exemption from Supordination	Exemption from Subordination
35	Position in subordination hierarchy in liquidation (specify	Dori popu to Deposit Listania	Pori populto Denesit Listania	Pori populto Penesit Listania
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
36	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	19/7	11/1/	1977
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368MCL	Final Terms - CUSIP: 06368MCQ	Final Terms - CUSIP: 06368MCF

1 Iss Ur 2 for 3 Gc M 3a of t inst Re 4 5 6 7 Ar 8 mill 9 Pa 10 Ac 11 Or 12 Pe 13	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 f the TLAC Term Sheet is achieved (for other TLAC-eligible	Included in TLAC not included in regulatory capital BMO 06376BNU8 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument	Included in TLAC not included in regulatory capital BMO 06368MCZ5 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A	regulatory capital BMO 06368MCY8 Province of Ontario and the laws of Canada applicable therein Contractual
3 Gc M 3a of t inst Re 4 5 6 7 Ar 8 mill 9 Pa 10 Ac 11 Or 12 Pe 13	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier or private placement) Governing law(s) of the instrument Means by which enforceability requirement of Section 13 if the TLAC Term Sheet is achieved (for other TLAC-eligible struments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in illions, as of most recent reporting date)	O6376BNU8 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A	Province of Ontario and the laws of Canada applicable therein Contractual	Province of Ontario and the laws of Canada applicable therein
3 Go 3 of t inst Re 4 5 6 7 Ar 8 mill 9 Pa 10 Ac 11 Or 12 Pe 13	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 If the TLAC Term Sheet is achieved (for other TLAC-eligible struments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in illions, as of most recent reporting date)	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A	Province of Ontario and the laws of Canada applicable therein Contractual	Province of Ontario and the laws of Canada applicable therein
3 Gc M 3a of t inst Re 4 5 6 7 Ar 8 mill 9 Pa 10 Ac 11 Or 12 Pe 13	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 f the TLAC Term Sheet is achieved (for other TLAC-eligible struments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in illions, as of most recent reporting date)	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A	Province of Ontario and the laws of Canada applicable therein Contractual	Province of Ontario and the laws of Canada applicable therein
3a of t inst inst inst inst inst inst inst in	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 If the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in iiilions, as of most recent reporting date)	of Canada applicable therein Contractual N/A N/A N/A	of Canada applicable therein Contractual N/A	of Canada applicable therein Contractual
3a of t inst inst Re 4 4 5 6 7 8 mill 9 Pa 10 Acc 11 Or 12 Pe 13	f the TLAC Term Sheet is achieved (for other TLAC-eligible struments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in iillions, as of most recent reporting date)	N/A N/A N/A	N/A	
sinst Re 4 5 6 7 Arr 8 mill 9 Pa 10 Ac 11 Or 12 Pe 13	struments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in illions, as of most recent reporting date) Par value of instrument	N/A N/A N/A	N/A	
4 5 6 7 Ar 8 mill 9 Pa 10 Ac 11 Or 12 Pe 13	Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in illions, as of most recent reporting date) Par value of instrument	N/A N/A		
5 6 7 Ar 8 mill 9 Pa 10 Ac 11 Or 12 Pe 13	Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in illions, as of most recent reporting date) Par value of instrument	N/A N/A		
6 7 Ar 8 mill 9 Pa 10 Ac 11 Or 12 Pe 13	Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in illions, as of most recent reporting date) Par value of instrument	N/A	N/A	N/A
7 Ar Mill 9 Pa 10 Ac 11 Or 12 Pe 13	Instrument type Amount recognised in regulatory capital (Currency in iillions, as of most recent reporting date) Par value of instrument		N/A	N/A N/A
8 mill 9 Pa 10 Ac 11 Or 12 Pe	Amount recognised in regulatory capital (Currency in iillions, as of most recent reporting date) Par value of instrument		Other TLAC instrument	Other TLAC instrument
9 Pa 10 Ac 11 Or 12 Pe 13	Par value of instrument			
10 Ac 11 Or 12 Pe 13		N/A	N/A	N/A
11 Or 12 Pe 13	Accounting classification	USD 3	2.418	
12 Pe	Original date of issuance / Settlement	Liability - fair value option 4-Nov-2024	Liability - fair value option 5-Nov-2024	Liability - fair value option 5-Nov-2024
13	Perpetual or dated	Dated	Dated	Dated
	Original maturity date / Final maturity	4-Nov-2039	5-Nov-2029	
	ssuer call subject to prior supervisory approval	Yes	Yes	Yes
15 red	Optional call date, contingent call dates and edemption amount / Initial maturity	At par on 04-Nov-2025	At par on 05-Nov-2025	At par on 05-Nov-2025
16		At par on each May and November 4, commencing Nov 4, 2025 up to and excluding the maturity date	At par on each May and November 4, commencing Nov 4, 2025 up to and excluding the maturity date	At par on each May and November 5, commencing Nov 5, 2025 up to and excluding the maturity date
	Coupons/dividends	E. I	le: .	le:
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	5.25% No	4.15% No	4.00% No
19	Fully discretionary, partially discretionary or	INO .	110	140
20 ma	andatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22		Cumulative	Cumulative	Cumulative
	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		N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20 :+-	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
29 into	to Write-down feature	No No	No No	No No
31	If write-down, write-down trigger (s)	-	-	-
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
	own mechanism ype of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
5+a 1yμ	Abe of appointmention	Exemplion from Suborullation	Exemplion from Suborullation	Exemplion from Subditilifiation
	Position in subordination hierarchy in liquidation (specify			
	strument 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
37 If	f yes, specify non-compliant features	N/A	N/A	N/A
	rospectus / Base Shelf Prospectus / Short Form rospectus	MTN Prospectus		
	upplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement		
Sup				

	tures Of Regulatory Capital Instruments is except as noted)			
(\$ 11111011	s except us notedy			
				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	BMO	BINIO	DINO
2	for private placement)	06368MDB7	06368MDA9	06367YGG8
	a p coop coo a y			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
22	Means by which enforceability 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 1.582	USD 0.235	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	5-Nov-2024	5-Nov-2024	5-Nov-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	5-Nov-2029	5-Nov-2029	5-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 05-Nov-2025	At par on 05-Nov-2025	At par on 05-May-2025
	,,			.,
		At par on each May and	At par on each May and	At par on each May and
		November 5, commencing Nov	November 5, commencing Nov	November 5, commencing May
		05, 2025 up to and excluding the	05, 2025 up to and excluding the	05, 2025 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
47	Coupons/dividends	Fixed	Fixed	Cton I In
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.30%	Fixed 5.10%	Step Up 4.80%-5.00%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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	N/A	h.//a	NI/A
29	into Write down feature	N/A	N/A	N/A
30 31	Write-down feature If write-down, write-down trigger (s)	No	No	No
.3.3				
	I If write-down, full or partial			
32	If write-down, full or partial If write-down, permanent or temporary			
32				
32	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism			
32 33	If write-down, permanent or temporary If temporary write-down, description of write-	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33 34	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33 34 34a	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify			
32 33 34 34a 35	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
32 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	Pari pasu to Deposit Liabilities
32 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
32 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	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No N/A
32 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 No N/A MTN Prospectus
32 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 No N/A
32 33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

(\$ million	stures Of Regulatory Capital Instruments			
	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BINO	BING	BINO
2	for private placement)	06376BYA0	06376BYB8	06368MCM4
		Described of Ontario and the James	Describera of Outrain and the laws	Description of Optonia and the laws
3	Governing law(s) of the instrument	Province of Ontario and the laws 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	or carrada applicable tricion.	or carrada approable aleren.	or canada applicable aleren.
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment	N/A	N/A	N/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3	USD 3	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	5-Nov-2024	5-Nov-2024	8-Nov-2024
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 5-Nov-2027	Dated 5-Nov-2031	Dated 8-Nov-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-Nov-2025	At par on 05-May-2026	8-Nov-25
		At par on each May and November 5, commencing Nov	At par on each May and November 5, commencing May	On each May and November 8,
		05, 2025 up to and excluding the	05, 2026 up to and excluding the	commencing Nov 8, 2025 up to
16	Colorania all datas (Caraliada)		maturity date	
	Subsequent call dates, if applicable	maturity date	maturity date	and excluding the maturity date
	Coupons/dividends	-	-	and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	and excluding the maturity date Fixed
	Coupons/dividends	-	-	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 4.50% No	Fixed 4.95%	and excluding the maturity date Fixed Zero Coupon, 5.25% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 4.50% No Mandatory	Fixed 4.95% No Mandatory	and excluding the maturity date Fixed Zero Coupon, 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	Fixed 4.50% No Mandatory	Fixed 4.95% No Mandatory	and excluding the maturity date Fixed Zero Coupon, 5.25% 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 4.50% No Mandatory	Fixed 4.95% No Mandatory	and excluding the maturity date Fixed Zero Coupon, 5.25% 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 4.50% No Mandatory No Cumulative Non-convertible N/A	Fixed 4.95% No Mandatory No Cumulative Non-convertible N/A	and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.95% No Mandatory No Cumulative Non-convertible N/A N/A	and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A	Fixed 4.95% No Mandatory No Cumulative Non-convertible N/A	and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other 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 4.50% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed Zero Coupon, 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	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) Iff convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, and and a partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) Iff convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed Zero Coupon, 5.25% 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, annuatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed Zero Coupon, 5.25% 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer 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 the fixed of th	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	Fixed 4.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 4.95% 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, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 4.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 4.95% 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, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 4.95% 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	and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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, and and a partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 4.50% 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 N/A N/A	Fixed 4.95% 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 N/A N/A	and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, 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 Prospectus	Fixed 4.50% 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	Fixed 4.95% 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	and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
				Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BING	DIVIO	BING
2	for private placement)	06376BYC6	06368MDJ0	06376BYD4
		Describera of Ontaria and the laws	Description of Ontonio and the James	Description of Ontario and the James
3	Governing law(s) of the instrument	Province of Ontario and the laws 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	or carrada approació morem	or canada apprecisio increm	or canada apprecisio aloren.
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment	N/A	N/A	N/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
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	50	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	8-Nov-2024	12-Nov-2024	14-Nov-2024
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 8-Nov-2034	Dated 12-Nov-2029	Dated 14-Nov-2029
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 08-Nov-2026	At par on 12-Nov-2025	At par on 14-Nov-2025
		At par on each May and	At par on each May and	At par on each May and
1		November 8, commencing Nov	November 12, commencing Nov	November 14, commencing Nov
16	Subsequent call dates, if applicable	November 8, commencing Nov 08, 2026 up to and excluding the maturity date	November 12, commencing Nov 12, 2025 up to and excluding the maturity date	
	Coupons/dividends	08, 2026 up to and excluding the maturity date	12, 2025 up to and excluding the maturity date	14, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	08, 2026 up to and excluding the maturity date Fixed	12, 2025 up to and excluding the maturity date Fixed	14, 2025 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	08, 2026 up to and excluding the maturity date Fixed 5.15%	12, 2025 up to and excluding the maturity date Fixed 4.07%	14, 2025 up to and excluding the maturity date Fixed 5.10%
17	Coupons/dividends Fixed or floating dividend/coupon	08, 2026 up to and excluding the maturity date Fixed	12, 2025 up to and excluding the maturity date Fixed	14, 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	08, 2026 up to and excluding the maturity date Fixed 5.15% No Mandatory	12, 2025 up to and excluding the maturity date Fixed 4.07% No Mandatory	14, 2025 up to and excluding the maturity date Fixed 5.10%
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	08, 2026 up to and excluding the maturity date Fixed 5.15% No Mandatory No	12, 2025 up to and excluding the maturity date Fixed 4.07% No Mandatory No	14, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	08, 2026 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative	12, 2025 up to and excluding the maturity date Fixed 4.07% No Mandatory No Cumulative	14, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	08, 2026 up to and excluding the maturity date Fixed 5.15% No Mandatory No	12, 2025 up to and excluding the maturity date Fixed 4.07% No Mandatory No	14, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory 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, and and a partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	08, 2026 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 Pari pasu to Deposit Liabilities No	12, 2025 up to and excluding the maturity date Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	14, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	08, 2026 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 Pi/A N/A N/A N/A N/A N/A N/A N/A	12, 2025 up to and excluding the maturity date Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	14, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	08, 2026 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 Pari pasu to Deposit Liabilities No	12, 2025 up to and excluding the maturity date Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	14, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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, 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	08, 2026 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 Pari pasu to Deposit Liabilities No	12, 2025 up to and excluding the maturity date Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	14, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, 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 Prospectus	08, 2026 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 N/A MTN Prospectus	12, 2025 up to and excluding the maturity date Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	14, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No 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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	08, 2026 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	12, 2025 up to and excluding the maturity date Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	14, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No 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, annual to repartially If convertible, pally or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	08, 2026 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 Pari pasu to Deposit Liabilities No N/A MTN Prospectus	12, 2025 up to and excluding the maturity date Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	14, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	08, 2026 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Mry Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	12, 2025 up to and excluding the maturity date Fixed 4.07% 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	14, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus

	tures Of Regulatory Capital Instruments s except as noted)			
(\$ 11111011	s except as notedy			
			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	DINO	BIVIO	BINO
2	for private placement)	06368MDK7	06368MDN1	06376BYG7
	a prosperior and			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
22	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N/A	N/A	N/A
8	millions, as of most recent reporting date) Par value of instrument	2		USD 100
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Nov-2024	18-Nov-2024	18-Nov-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Nov-2029	18-Nov-2027	18-Feb-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 15-Nov-2025	18-Nov-25	At par on 18-Aug-2025
16	Subsequent call dates, if applicable	At par on each May and November 15, commencing Nov 15, 2025 up to and excluding the maturity date	On each May and November 18, commencing Nov 18, 2025 up to and excluding the maturity date	At par on each August and November 18, commencing Aug 18, 2025 up to and excluding the maturity date
	Coupons/dividends	, , , , , , , , , , , , , , , , , , ,	January Committee of the Committee of th	,
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.00%	Zero Coupon, 4.15%	4.75%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts	NI/A	NI/A	NI/A
29 30	into Write-down feature	N/A No	N/A No	N/A No
30	If write-down, write-down trigger (s)	INU	INO	INU
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			MTNI Propositive
	Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus
	pappiement to pase shell riospectus (ii applicable)			MTN Prospectus Supplement
i			1	İ
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368MDK	Final Terms - CUSIP: 06368MDN	Final Terms - CUSIP: 06376BYG

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
			Included in TLAC not included in	Included in TLAC not included in
	lanca de la companya	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	BMO
2	for private placement)	293940304	06368MDM3	06368MDQ4
		Describera of Ontaria and the laws	Description of Outside and the James	Description of Ontario and the James
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	э, р	эр ганала	
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 14	40	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	19-Nov-2024 Dated	20-Nov-2024 Dated	20-Nov-2024 Dated
13	Original maturity date / Final maturity	19-Nov-2039	20-Nov-2027	20-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	19-Nov-29	20-May-25	20-Nov-25
		On each November 19,	On each May and November 20,	On each May and November 20,
		commencing Nov 19, 2029 up to	commencing May 20, 2025 up to	commencing Nov 20, 2025 up to
16	Subsequent call dates, if applicable	and excluding the maturity date	and excluding the maturity date	and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 5.78%		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mondatan	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 25	If convertible, conversion trigger (s)	N/A N/A	N/A N/A	N/A N/A
26	If convertible, fully or partially If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	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
		i	1	
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus		
		NIP Prospectus NIP Prospectus Supplement		
	Prospectus Supplement to Base Shelf Prospectus (if applicable)			
	Prospectus	NIP Prospectus Supplement	Final Terms - CUSID: 06368MDM	Final Terms - CUSIP: 06368MDQ

(المالالله في	tures Of Regulatory Capital Instruments s except as noted)			
1	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BINO	ВМО
2	for private placement)	06368MDW1	06368MDV3	06368MDR2
		Describera of Ontaria and the laws	Description of Outside and the James	Description of Contents and the laws
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13	or carrada apprecisio morem	or carrada appricable moren.	or canada approadio increm
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment	NI/A	N/A	NI/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.8		0.33
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	20-Nov-2024	20-Nov-2024	20-Nov-2024
12	Perpetual or dated Original maturity date / Final maturity	Dated 20-Nov-2029	Dated 20-Nov-2029	Dated 20-Nov-2034
13	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	Yes	Yes	Yes 20-Nov-2034
	The supplier of prior supervisory approved			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	20-Nov-25	20-Nov-25	At par on 20-Nov-2025
		On each May and November 20,	On each May and November 20,	At par on each May and November 20, commencing Nov
		commencing Nov 20, 2025 up to	commencing Nov 20, 2025 up to	20, 2025 up to and excluding the
16	Subsequent call dates, if applicable	and excluding the maturity date	and excluding the maturity date	
		,		maturity date
17	Coupons/dividends	5	Eivod	-
17 18	Fixed or floating dividend/coupon	Fixed	Fixed Zero Coupon, 5.75%	Fixed
17 18 19		5		Fixed
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed Zero Coupon, 4.15%	Zero Coupon, 5.75% No	Fixed 4.50%
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed Zero Coupon, 4.15% No Mandatory	Zero Coupon, 5.75% No Mandatory	Fixed 4.50% No Mandatory
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed Zero Coupon, 4.15%	Zero Coupon, 5.75% No	Fixed 4.50% No Mandatory No
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed Zero Coupon, 4.15% No Mandatory No	Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible	Fixed 4.50% No Mandatory
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A	Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A	Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A 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, 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	Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
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)	Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A 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, 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	Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities	Zero Coupon, 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	Fixed 4.50% 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
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	Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Zero Coupon, 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 No	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
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	Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Zero Coupon, 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 No	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed Zero Coupon, 4.15% 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	Zero Coupon, 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 No	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
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	Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Zero Coupon, 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 No	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Zero Coupon, 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 No	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Zero Coupon, 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 No	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No N/A N/A

	tures Of Regulatory Capital Instruments is except as noted)			
(φο	s chocpt as notedy	=		=
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	50	56	50
2	for private placement)	06368MDT8	06376BYF9	06376BYK8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability 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	Contractal	Contractal	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	0.102	USD 5	USD 8
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	20-Nov-2024	21-Nov-2024	21-Nov-2024
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 20-Nov-2034	Dated 21-Nov-2036	Dated 21-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 20-Nov-2025	At par on 21-Nov-2026	At par on 21-Nov-2025
		At par on each May and	At par on each May and	At par on each May and
		November 20, commencing Nov	November 21, commencing Nov	November 21, commencing Nov
		20, 2025 up to and excluding the	21, 2026 up to and excluding the	
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
17	Coupons/dividends	Eivad	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 4.30%	Fixed 5.40%	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 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
25	16 annualitate and 16 to 1			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write- down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
		1	1	1
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A
3/		INIT	19/73	13/73
1	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
			MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement	MTN Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement	MTN Prospectus Supplement
		Final Terms - CUSIP: 06368MDT	MTN Prospectus Supplement Final Terms - CUSIP: 06376BYF9	

(\$ IIIIIIOII.	s except as noted)			
1 1	s except as noteu)			
1			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			
2	for private placement)	06376BYL6	06376BYJ1	06376BYH5
		Dravings of Ontario and the laws	Province 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	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability 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	N/A	N/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	NI/A	NI/A	NI/A
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 11.665	N/A USD 6	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	21-Nov-2024	22-Nov-2024	26-Nov-2024
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	21-Nov-2034 Yes	22-Nov-2027 Yes	26-Nov-2027 Yes
14	issuer can subject to prior supervisory approval	100	100	100
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 21-May-2026	At par on 22-Nov-2025	At par on 26-May-2025
		At par on each May and	At par on each May and	At par on each May and
		November 21, commencing May	November 22, commencing Nov	November 26, commencing May
16	Subsequent call dates if annicable	21, 2026 up to and excluding the	22, 2025 up to and excluding the	November 26, commencing May 26, 2025 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends			November 26, commencing May
16 17		21, 2026 up to and excluding the maturity date Fixed	22, 2025 up to and excluding the maturity date Fixed	November 26, commencing May 26, 2025 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	21, 2026 up to and excluding the maturity date Fixed 5.30%	22, 2025 up to and excluding the maturity date Fixed 4.80%	November 26, commencing May 26, 2025 up to and excluding the maturity date Fixed 4.90%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	21, 2026 up to and excluding the maturity date Fixed	22, 2025 up to and excluding the maturity date Fixed	November 26, commencing May 26, 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	21, 2026 up to and excluding the maturity date Fixed 5.30%	22, 2025 up to and excluding the maturity date Fixed 4.80%	November 26, commencing May 26, 2025 up to and excluding the maturity date Fixed 4.90%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	21, 2026 up to and excluding the maturity date Fixed 5.30%	22, 2025 up to and excluding the maturity date Fixed 4.80%	November 26, commencing May 26, 2025 up to and excluding the maturity date Fixed 4.90%
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	21, 2026 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative	22, 2025 up to and excluding the maturity date Fixed 4.80% No Mandatory No Cumulative	November 26, commencing May 26, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	21, 2026 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible	22, 2025 up to and excluding the maturity date Fixed 4.80% No Mandatory No Cumulative Non-convertible	November 26, commencing May 26, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	21, 2026 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A	22, 2025 up to and excluding the maturity date Fixed 4.80% No Mandatory No Cumulative Non-convertible N/A	November 26, commencing May 26, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	21, 2026 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible	22, 2025 up to and excluding the maturity date Fixed 4.80% No Mandatory No Cumulative Non-convertible	November 26, commencing May 26, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	21, 2026 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A	22, 2025 up to and excluding the maturity date Fixed 4.80% No Mandatory No Cumulative Non-convertible N/A N/A	November 26, commencing May 26, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	21, 2026 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	22, 2025 up to and excluding the maturity date Fixed 4.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 26, commencing May 26, 2025 up to and excluding the maturity date Fixed 4.90% 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	21, 2026 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	22, 2025 up to and excluding the maturity date Fixed 4.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 26, commencing May 26, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	21, 2026 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	22, 2025 up to and excluding the maturity date Fixed 4.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 26, commencing May 26, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	21, 2026 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	22, 2025 up to and excluding the maturity date Fixed 4.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 26, commencing May 26, 2025 up to and excluding the maturity date Fixed 4.90% 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	21, 2026 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	22, 2025 up to and excluding the maturity date Fixed 4.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 26, commencing May 26, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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	21, 2026 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	22, 2025 up to and excluding the maturity date Fixed 4.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 26, commencing May 26, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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	21, 2026 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	22, 2025 up to and excluding the maturity date Fixed 4.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 26, commencing May 26, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	21, 2026 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	22, 2025 up to and excluding the maturity date Fixed 4.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 26, commencing May 26, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	21, 2026 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	22, 2025 up to and excluding the maturity date Fixed 4.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 26, commencing May 26, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	21, 2026 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	22, 2025 up to and excluding the maturity date Fixed 4.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	November 26, commencing May 26, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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	21, 2026 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	22, 2025 up to and excluding the maturity date Fixed 4.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	November 26, commencing May 26, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	21, 2026 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	22, 2025 up to and excluding the maturity date Fixed 4.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities	November 26, commencing May 26, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	21, 2026 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	22, 2025 up to and excluding the maturity date Fixed 4.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	November 26, commencing May 26, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	21, 2026 up to and excluding the maturity date Fixed 5.30% 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	22, 2025 up to and excluding the maturity date Fixed 4.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 26, commencing May 26, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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	21, 2026 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 N/A N/A	22, 2025 up to and excluding the maturity date Fixed 4.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	November 26, commencing May 26, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	21, 2026 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No	22, 2025 up to and excluding the maturity date Fixed 4.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 26, commencing May 26, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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	21, 2026 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 No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	22, 2025 up to and excluding the maturity date Fixed 4.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	November 26, commencing May 26, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	21, 2026 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 N/A N/A	22, 2025 up to and excluding the maturity date Fixed 4.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	November 26, commencing May 26, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	21, 2026 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Mry Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	22, 2025 up to and excluding the maturity date Fixed 4.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	November 26, commencing May 26, 2025 up to and excluding the maturity date Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/

	tures Of Regulatory Capital Instruments			
nollilin <i>¢)</i>	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			50
2	for private placement)	06376BYE2	06368MEJ9	06368MEH3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	OttI	O and the office I	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
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 TEACHISHUMEN	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 11	USD 0.742	USD 1.212
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 27-Nov-2024	Liability - fair value option 28-Nov-2024	Liability - fair value option 28-Nov-2024
12	Perpetual or dated	Dated 27-Nov-2024	Dated	Dated
13	Original maturity date / Final maturity	27-Nov-2029	28-Nov-2027	28-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 27-Nov-2025	At par on 28-Nov-2025	At par on 28-Nov-2025
		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 27, commencing Nov 27, 2025 up to and excluding the	At par on each May and November 28, commencing Nov 28, 2025 up to and excluding the	At par on each May and November 28, commencing Nov 28, 2025 up to and excluding the
16	Subsequent call dates, if applicable	November 27, commencing Nov	November 28, commencing Nov	November 28, commencing Nov
	Coupons/dividends	November 27, commencing Nov 27, 2025 up to and excluding the maturity date	November 28, commencing Nov 28, 2025 up to and excluding the maturity date	November 28, commencing Nov 28, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	November 27, commencing Nov 27, 2025 up to and excluding the maturity date Fixed	November 28, commencing Nov 28, 2025 up to and excluding the maturity date	November 28, commencing Nov 28, 2025 up to and excluding the maturity date
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	November 27, commencing Nov 27, 2025 up to and excluding the maturity date	November 28, commencing Nov 28, 2025 up to and excluding the maturity date	November 28, commencing Nov 28, 2025 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon	November 27, commencing Nov 27, 2025 up to and excluding the maturity date Fixed 5.25%	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 5.10%	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 4.95%
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	November 27, commencing Nov 27, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 5.10% Mandatory	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 4.95% 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 27, commencing Nov 27, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 5.10% Mandatory No	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 4.95% 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	November 27, commencing Nov 27, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 4.95% 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	November 27, commencing Nov 27, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 5.10% Mandatory No	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 4.95% 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	November 27, commencing Nov 27, 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, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 4.95% 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 27, commencing Nov 27, 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, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 4.95% 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 27, commencing Nov 27, 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, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 4.95% 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	November 27, commencing Nov 27, 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, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 4.95% 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	November 27, commencing Nov 27, 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, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 4.95% 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	November 27, commencing Nov 27, 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	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 4.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence 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	November 27, commencing Nov 27, 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, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 4.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 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)	November 27, commencing Nov 27, 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	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 4.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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 27, commencing Nov 27, 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	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 4.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, 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 27, commencing Nov 27, 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	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 4.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	November 27, commencing Nov 27, 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	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 4.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	November 27, commencing Nov 27, 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	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 4.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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 27, commencing Nov 27, 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	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 4.95% 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 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 27, commencing Nov 27, 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	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 4.95% 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 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 27, commencing Nov 27, 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 Pari pasu to Deposit Liabilities No	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 4.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	November 27, commencing Nov 27, 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 Pari pasu to Deposit Liabilities	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 4.95% 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 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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 27, commencing Nov 27, 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 Pari pasu to Deposit Liabilities No	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 4.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	November 27, commencing Nov 27, 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 Pari pasu to Deposit Liabilities No	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 4.95% 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 27, commencing Nov 27, 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	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 4.95% 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) Non-compliant transitioned features If yes, specify non-compliant features	November 27, commencing Nov 27, 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	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 4.95% 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, enversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	November 27, commencing Nov 27, 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 No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 4.95% 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 27, commencing Nov 27, 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 Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 28, commencing Nov 28, 2025 up to and excluding the maturity date Fixed 4.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
			Included in TLAC not included in	
1	I I I I I I I I I I I I I I I I I I I	regulatory capital	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	ВМО	ВМО
2	for private placement)	06376BYM4	06376BYN2	06368MEM2
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	of Canada applicable therein
3	Means by which enforceability requirement of Section 13	or Carrada applicable triereni	or Carrada applicable triereiri	or Carrada applicable triereni
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
8	Amount recognised in regulatory capital (Currency in	N/A	N/A	N/A
9	millions, as of most recent reporting date) Par value of instrument	USD 3	USD 3	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	29-Nov-2024	29-Nov-2024	2-Dec-2024
12	Perpetual or dated	Dated 20 Nov 2027	Dated 20 Nov 2020	Dated 2 Doc 2024
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	29-Nov-2027 Yes	29-Nov-2029 Yes	Yes 2-Dec-2034
	issuer can subject to prior supervisory approval			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 29-Nov-2025	At par on 29-Nov-2025	2-Dec-25
		At par on each May and	At par on each May and	
		November 29, commencing Nov 29, 2025 up to and excluding the	November 29, commencing Nov 29, 2025 up to and excluding the	On each June and December 2, commencing Dec 02, 2025 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 4.72%	Fixed 5.05%	Fixed Zoro Coupon 5 25%
18 19	Coupon rate and any related index Existence of a dividend stopper	No 4.72%	No 5.05%	Zero Coupon, 5.25% No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No Cumulativa	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 31	Write-down feature If write-down, write-down trigger (s)	No	No	No
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
J+a	. 1700 of Subordination	= Nonipuon noni suborumation	= Nomption from Suborulliation	= Nomption 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	IN/A	IN/A	IN/A
	Prospectus / Base Shelf Prospectus / Short Form			
<u> </u>	Prospectus	MTN Prospectus	MTN Prospectus	
	Supplement to Base Shelf Prospectus (if applicable)	MTN Processor Supplement	MTN Processive Supplement	
		MTN Prospectus Supplement	MTN Prospectus Supplement	
1	L			
1	Pricing Supplement (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06376BYM	Final Terms - CUSIP: 06376BYN2	Final Terms - CUSIP: 06368MEM

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
			Included in TLAC not included in	
1	I have a	regulatory capital	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BIVIO	ВМО
2	for private placement)	06376BYP7	06368MFA7	06368MFB5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13	or carrada applicable tricrem	or canada applicable therein	or carrada applicable tricrem
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	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
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3	USD 0.985	22.265
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-Dec-2024	9-Dec-2024	12-Dec-2024
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 2-Dec-2031	Dated 9-Dec-2029	Dated 12-Dec-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 02-Jun-2026	9-Dec-25	12-Dec-26
1				
		At par on each June and	On each June and December 9	On each March, June,
		At par on each June and December 2, commencing Jun 2, 2026 up to and excluding the	On each June and December 9, commencing Dec 09, 2025 up to	On each March, June, September and December 12, commencing Dec 12, 2026 up to
16	Subsequent call dates, if applicable	December 2, commencing Jun 2,		September and December 12,
	Coupons/dividends	December 2, commencing Jun 2, 2026 up to and excluding the maturity date	commencing Dec 09, 2025 up to and excluding the maturity date	September and December 12, commencing Dec 12, 2026 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	December 2, commencing Jun 2, 2026 up to and excluding the maturity date Fixed	commencing Dec 09, 2025 up to and excluding the maturity date Fixed	September and December 12, commencing Dec 12, 2026 up to and excluding the maturity date Fixed
	Coupons/dividends	December 2, commencing Jun 2, 2026 up to and excluding the maturity date	commencing Dec 09, 2025 up to and excluding the maturity date Fixed	September and December 12, commencing Dec 12, 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	December 2, commencing Jun 2, 2026 up to and excluding the maturity date Fixed 5.15% No	commencing Dec 09, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.75% No	September and December 12, commencing Dec 12, 2026 up to and excluding the maturity date Fixed Zero Coupon, 4.21% 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 2, commencing Jun 2, 2026 up to and excluding the maturity date Fixed 5.15% No Mandatory	commencing Dec 09, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.75% No Mandatory	September and December 12, commencing Dec 12, 2026 up to and excluding the maturity date Fixed Zero Coupon, 4.21% 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	December 2, commencing Jun 2, 2026 up to and excluding the maturity date Fixed 5.15% No Mandatory No	commencing Dec 09, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.75% No	September and December 12, commencing Dec 12, 2026 up to and excluding the maturity date Fixed Zero Coupon, 4.21% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	December 2, commencing Jun 2, 2026 up to and excluding the maturity date Fixed 5.15% No Mandatory	commencing Dec 09, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible	September and December 12, commencing Dec 12, 2026 up to and excluding the maturity date Fixed Zero Coupon, 4.21% No Mandatory No
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	December 2, commencing Jun 2, 2026 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A	commencing Dec 09, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A	September and December 12, commencing Dec 12, 2026 up to and excluding the maturity date Fixed Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A
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17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	December 2, commencing Jun 2, 2026 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Dec 09, 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	September and December 12, commencing Dec 12, 2026 up to and excluding the maturity date Fixed Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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 2, commencing Jun 2, 2026 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	commencing Dec 09, 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 Exemption from subordination	September and December 12, commencing Dec 12, 2026 up to and excluding the maturity date Fixed 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 2, commencing Jun 2, 2026 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	commencing Dec 09, 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 Pari pasu to Deposit Liabilities	September and December 12, commencing Dec 12, 2026 up to and excluding the maturity date Fixed 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
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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, 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	December 2, commencing Jun 2, 2026 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	commencing Dec 09, 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 Pari pasu to Deposit Liabilities No	September and December 12, commencing Dec 12, 2026 up to and excluding the maturity date Fixed 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence 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, partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 2, commencing Jun 2, 2026 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	commencing Dec 09, 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 Pari pasu to Deposit Liabilities No	September and December 12, commencing Dec 12, 2026 up to and excluding the maturity date Fixed 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 2, commencing Jun 2, 2026 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	commencing Dec 09, 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 Pari pasu to Deposit Liabilities No	September and December 12, commencing Dec 12, 2026 up to and excluding the maturity date Fixed 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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 tripper or optional conversion If convertible, pally or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	December 2, commencing Jun 2, 2026 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 N/A MTN Prospectus	commencing Dec 09, 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 Pari pasu to Deposit Liabilities No	September and December 12, commencing Dec 12, 2026 up to and excluding the maturity date Fixed 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence 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, partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 2, commencing Jun 2, 2026 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	commencing Dec 09, 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 Pari pasu to Deposit Liabilities No N/A N/A	September and December 12, commencing Dec 12, 2026 up to and excluding the maturity date Fixed 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

(\$ million				
	s except as noted)			
1			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	BMO	DINO	BMO
2	for private placement)	06376BYQ5	06368MFC3	06368MFF6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	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	Comtractival
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 9.5 Liability - fair value option	0.481 Liability - fair value option	0.613 Liability - fair value option
11	Original date of issuance / Settlement	12-Dec-2024	13-Dec-2024	13-Dec-2024
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	12-Dec-2029 Yes	13-Dec-2034 Yes	13-Dec-2034 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 12-Dec-2025	13-Dec-29	13-Dec-29
		At par on each June and		
		December 12, commencing Dec	On each June and December 13,	On each June and December 13,
		12, 2025 up to and excluding the	commencing Dec 13, 2029 up to	commencing Dec 13, 2029 up to
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	Fixed or floating dividend/coupon Coupon rate and any related index	5.15%	Zero Coupon, 4.90%	Zero Coupon, 4.75%
	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	5.15% No	Zero Coupon, 4.90%	Zero Coupon, 4.75% No
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	5.15%	Zero Coupon, 4.90% No	Zero Coupon, 4.75%
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	5.15% No Mandatory No Cumulative	Zero Coupon, 4.90% No Mandatory No Cumulative	Zero Coupon, 4.75% No Mandatory No Cumulative
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	5.15% No Mandatory No Cumulative Non-convertible	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible	Zero Coupon, 4.75% No Mandatory No Cumulative Non-convertible
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	5.15% No Mandatory No Cumulative	Zero Coupon, 4.90% No Mandatory No Cumulative	Zero Coupon, 4.75% No Mandatory No Cumulative
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 4.75% 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	5.15% No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 4.75% 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	5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 4.75% 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	5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 4.75% 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 4.75% 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 4.75% 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	S.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination	Zero Coupon, 4.75% 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Wite-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If 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 Exemption from subordination Pari pasu to Deposit Liabilities	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Zero Coupon, 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination	Zero Coupon, 4.75% 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts If convertible, specify issuer of instrument it converts If write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Zero Coupon, 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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.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 N/A	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Zero Coupon, 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify 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 specify instrument or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Zero Coupon, 4.75% 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	S.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 N/A	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Zero Coupon, 4.75% 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify 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 specify instrument or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 MTN Prospectus	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Zero Coupon, 4.75% 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify 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 specify instrument or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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.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 N/A MTN Prospectus MTN Prospectus Supplement	Zero Coupon, 4.90% 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, 4.75% 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

	atures Of Regulatory Capital Instruments			
(\$ million	ns except as noted)			
			Included in TLAC not included in	
1	l laura	regulatory capital	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	DIVIO	DIVIO
2	for private placement)	06368MFE9	06368MFV1	06368MFU3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other 12 to monument	Other 12 to menument	
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 1 Liability - fair value option	12.5 Liability - fair value option	12.5 Liability - fair value option
11	Original date of issuance / Settlement	13-Dec-2024	13-Dec-2024	13-Dec-2024
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	13-Dec-2034 Yes	13-Dec-2029 Yes	13-Dec-2029 Yes
14	issuer can subject to prior supervisory approval	100	103	165
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	13-Dec-29	13-Dec-25	13-Dec-27
		On each June and December 13,	On each June and December 13,	
1.5		commencing Dec 13, 2029 up to	commencing Dec 13, 2025 up to	commencing Dec 13, 2027 up to
16	Subsequent call dates, if applicable Coupons/dividends	and excluding the 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	Zero Coupon, 6.1%	Zero Coupon, 4.29%	
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 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 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
	in convertible, manuatory or optional conversion	19/73	19/73	13/73
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	No No	N/A No
31	If write-down, write-down trigger (s)			-
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
_	down mechanism			
34		Exemption from subordination	Exemption from subordination	Exemption from subordination
34 34a	Type of subordination			i
	Position in subordination hierarchy in liquidation (specify	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a		Pari pasu to Deposit Liabilities	No	No
34a 35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities		·
34a 35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features 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	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 Prospectus	Pari pasu to Deposit Liabilities No N/A	No N/A	No

	tures Of Regulatory Capital Instruments s except as noted)			
(Ş IIIIIII ÇI	s except as noteuj			
				Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DIVIO	BINIO	BINO
2	for private placement)	06368MFQ2	06368MFT6	06368MFY5
	- p p			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability 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 30	N/A 5	N/A 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	16-Dec-2024	16-Dec-2024	18-Dec-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	16-Dec-2029	16-Dec-2031	18-Dec-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	16-Dec-25	At par on 16-Dec-2027	At par on 18-Dec-2033
16	Subsequent call dates, if applicable	On each June and December 16, commencing Dec 16, 2025 up to and excluding the maturity date	At par on each June and December 16, commencing Dec 16, 2027 up to and excluding the maturity date	At par on each June and December 18, commencing Dec 18, 2033 up to and excluding the maturity date
- 10	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 4.22%	i	3.86%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandaton	Mondoton	Mondoton
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)	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	convertible, manualory or optional conversion		. 4. 4	
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	<u> </u>		
29	into Maile de la Constantina	N/A	N/A	N/A
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
1	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368MFQ	Final Terms - CUSIP: 06368MFT	Final Terms - CUSIP: 06368MFY

	tures Of Regulatory Capital Instruments			
(\$ million:	s except as noted)	regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	BMO	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368MGG3	06368MGH1	06368MGJ7
	To private placement,	3333		3333111307
	Commission levels of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws	
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	or Carrada applicable triereiri	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			
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			21/2
8 9	millions, as of most recent reporting date) Par value of instrument	N/A 2	N/A 2	N/A 0.46
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	19-Dec-2024		
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	19-Dec-2036 Yes	19-Dec-2036 Yes	20-Dec-2031 Yes
14	issuer can subject to prior supervisory approvar	163	163	163
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 19-Dec-2025	At par on 19-Dec-2035	At par on 20-Dec-2025
16	Subsequent call dates, if applicable	At par on each June and December 19, commencing Dec 19, 2025 up to and excluding the maturity date	At par on each June and December 19, commencing Dec 19, 2035 up to and excluding the maturity date	At par on each June and December 20, commencing Dec 20, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.35%	4.00%	4.03%
19	Existence of a dividend stopper	No	No	No
	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	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A	N/A N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts	N/A	NI/A	NI/A
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
35 36	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
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: 06368MGG	Final Terms - CUSIP: 06368MGH	Final Terms - CUSIP: 06368MGJ

(5 IIIIIIIIIIIII	tures Of Regulatory Capital Instruments			
	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BINO	BINO
2	for private placement)	06368MGS7	06368MGR9	06368MGW8
		Describera of Outralia and the James	Description of Optoble and the James	Danis as 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	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13	or carrada applicable trioren	or carriada applicable increm	or canada applicable treferi
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	NI/A	N/A	NI/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.5	0.5	USD 0.912
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Dec-2024	30-Dec-2024	3-Jan-2025
12	Perpetual or dated Original maturity date / Final maturity	Dated 30-Dec-2029	Dated 30-Dec-2029	Dated 3- Jan-2030
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	30-Dec-2029 Yes	30-Dec-2029 Yes	3-Jan-2030 Yes
	Tan Tangara ta prior super risory upprover			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	30-Dec-25	30-Dec-28	At par on 03-Jan-2026
				At par on each January and July
			On each June and December 30, commencing Dec 30, 2028 up to	3, commencing Jan 03, 2026 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			
17	Fixed or floating dividend/coupon	Fixed Zero Coupon, 4.28%	Fixed Zero Coupon, 4.10%	Fixed 5.35%
18 19	Coupon rate and any related index Existence of a dividend stopper	No	No	5.55%
				No
I	Fully discretionary, partially discretionary or	110	140	No
20		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	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	Mandatory No Cumulative
21	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
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
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
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
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
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 N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 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 N/A	Mandatory No Cumulative Non-convertible 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
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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 N/A	Mandatory No Cumulative Non-convertible 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
21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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 N/A	Mandatory No Cumulative Non-convertible 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
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 N/A	Mandatory No Cumulative Non-convertible 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
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 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 N/A	Mandatory No Cumulative Non-convertible 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
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 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 Position 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 NO Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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
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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	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 NO Exemption from subordination Pari pasu to Deposit Liabilities No
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	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
			Included in TLAC not included in	
	I I I I I I I I I I I I I I I I I I I	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	BMO
2	for private placement)	06368MGV0	06376BYR3	06376BYS1
		Province of Ontario and the laws	Province of Ontario and the laws	Province 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			
30	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	O o i i i i i i i i i i i i i i i i i i	- Communication	John adda.
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 TEACHISHUMEN	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	USD 0.171	USD 3.1	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	3-Jan-2025 Dated	Dated 10-Dec-2024	Dated 17-Dec-2024
13	Original maturity date / Final maturity	3-Jan-2030	10-Dec-2029	17-Dec-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 03-Jan-2026	At par on 10-Dec-2026	At par on 17-Dec-2025
		At par on each January and July	At par on each March, June,	At par on each June and
		3, commencing Jan 3, 2026 up	September and December 10,	December 17, commencing Dec
16	Subsequent call dates, if applicable		September and December 10, commencing Dec 10, 2026 up to	December 17, commencing Dec 17, 2025 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	3, commencing Jan 3, 2026 up to and excluding the maturity	September and December 10,	December 17, commencing Dec
16		3, commencing Jan 3, 2026 up to and excluding the maturity date	September and December 10, commencing Dec 10, 2026 up to and excluding the maturity date Fixed	December 17, commencing Dec 17, 2025 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	3, commencing Jan 3, 2026 up to and excluding the maturity date Fixed 5.15%	September and December 10, commencing Dec 10, 2026 up to and excluding the maturity date Fixed 5.05%	December 17, commencing Dec 17, 2025 up to and excluding the maturity date Fixed 5.00%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	3, commencing Jan 3, 2026 up to and excluding the maturity date	September and December 10, commencing Dec 10, 2026 up to and excluding the maturity date Fixed	December 17, commencing Dec 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	3, commencing Jan 3, 2026 up to and excluding the maturity date Fixed 5.15%	September and December 10, commencing Dec 10, 2026 up to and excluding the maturity date Fixed 5.05%	December 17, commencing Dec 17, 2025 up to and excluding the maturity date Fixed 5.00% No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	3, commencing Jan 3, 2026 up to and excluding the maturity date Fixed 5.15%	September and December 10, commencing Dec 10, 2026 up to and excluding the maturity date Fixed 5.05%	December 17, commencing Dec 17, 2025 up to and excluding the maturity date Fixed 5.00%
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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	3, commencing Jan 3, 2026 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible	September and December 10, commencing Dec 10, 2026 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible	December 17, commencing Dec 17, 2025 up to and excluding the maturity date 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)	3, commencing Jan 3, 2026 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A	September and December 10, commencing Dec 10, 2026 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A	December 17, commencing Dec 17, 2025 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A
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17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	3, commencing Jan 3, 2026 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A	September and December 10, commencing Dec 10, 2026 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 17, commencing Dec 17, 2025 up to and excluding the maturity date Fixed 5.00% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence 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	3, commencing Jan 3, 2026 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 and December 10, commencing Dec 10, 2026 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 17, commencing Dec 17, 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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	tures Of Regulatory Capital Instruments			
nollilin <i>¢)</i>	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		50	20
2	for private placement)	06376BYT9	06376BYU6	06376BYV4
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	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
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 FEX Comparation	Carlot 12 to monamora	Other TEXO Indudition
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2.845	USD 5	USD 5
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 18-Dec-2024	Liability - fair value option 20-Dec-2024	Liability - fair value option 20-Dec-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	18-Dec-2026	20-Dec-2027	20-Dec-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 18-Jun-2025	At par on 20-Dec-2025	At par on 20-Dec-2025
		At par on each June and	At par on each June and	At par on each June and
		December 18, commencing Jun 18, 2025 up to and excluding the	December 20, commencing Dec 20, 2025 up to and excluding the	December 20, commencing Dec
				120. 2025 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	20, 2025 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	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 4.55%	maturity date Fixed 4.50%	maturity date Fixed 4.78%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	maturity date Fixed 4.55% No Mandatory	maturity date Fixed 4.50% No Mandatory	maturity date Fixed 4.78% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	maturity date Fixed 4.55% No Mandatory No	maturity date Fixed 4.50% No Mandatory No	maturity date Fixed 4.78% 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	maturity date Fixed 4.55% No Mandatory	maturity date Fixed 4.50% No Mandatory	maturity date Fixed 4.78% 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)	maturity date Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A	maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A	maturity date Fixed 4.78% 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 4.55% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date Fixed 4.78% 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	maturity date Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 4.78% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 4.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 4.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	maturity date Fixed 4.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	maturity date Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 4.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	maturity date Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	maturity date Fixed 4.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	maturity date Fixed 4.78% No 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, 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	maturity date Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 4.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	maturity date Fixed 4.78% No 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, 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	maturity date Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	maturity date Fixed 4.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 Prospectus	maturity date Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 4.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	maturity date Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	maturity date Fixed 4.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, 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)	maturity date Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus	maturity date Fixed 4.78% 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, 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 Prospectus	maturity date Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus	maturity date Fixed 4.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/

	tures Of Regulatory Capital Instruments			
nollilin <i>¢)</i>	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			20
2	for private placement)	06376BYX0	06376BYW2	06376BYY8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	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	Comtractival	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
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other 12 to monument		other 12 to monument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 10.8 Liability - fair value option	USD 0.882 Liability - fair value option	USD 105 Liability - fair value option
11	Original date of issuance / Settlement	20-Dec-2024	23-Dec-2024	23-Dec-2024
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity	20-Dec-2029	23-Dec-2027	23-Dec-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 20-Dec-2025	At par on 23-Jun-2025	N/A
		At par on each June and December 20, commencing Dec	At par on each June and December 23, commencing Jun	
		20, 2025 up to and excluding the	23, 2025 up to and excluding the	
16	Subsequent call dates, if applicable	maturity date	maturity date	N/A
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	5.15%		SOFR+0.60%
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 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
			 	
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
28 29 30		N/A No	N/A No	N/A No
29	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)			
29 30 31 32	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial			
29 30 31	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary			
29 30 31 32	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial			
29 30 31 32 33	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
29 30 31 32 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No	No	No
29 30 31 32 33 34 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Exemption from subordination	No Exemption from subordination	No Exemption from subordination
29 30 31 32 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No	No	No
29 30 31 32 33 34 34a 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	No Exemption from subordination Pari pasu to Deposit Liabilities
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A 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 s except as noted)			
(\$ million	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	50	20	50
2	for private placement)	06368MGX6	06368MGY4	06376BYZ5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	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	Comtractival	Contractual
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other 12 to moramon	Cities 12 to monument	Other FERO Motivations
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.265	1.13 Liability - fair value option	
11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 10-Jan-2025	10-Jan-2025	Liability - fair value option 10-Jan-2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10-Jan-2030	10-Jan-2030	10-Jan-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 10-Jan-2026	At par on 10-Jan-2026	At par on 10-Jan-2026
		At par on each January and July	At par on each January and July	At par on each January and July
		10, commencing Jan 10, 2026 up to and excluding the maturity	10, commencing Jan 10, 2026	10, commencing Jan 10, 2026
16	Subsequent call dates, if applicable	date	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 19	Coupon rate and any related index	3.95%	3.80% No	5.25% No
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	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, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/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) If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Everytion from subsection de-	Examplian from subsections	Examplian from sub-sub-sub-sub-
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus			MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)			MTN D
				MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
	· O	Final Terms - CUSIP: 06368MGX	Final Terms - CUSIP: 06368MGY	Final Terms - CUSIP: 06376BYZ5

	tures Of Regulatory Capital Instruments s except as noted)			
nollilin <i>¢)</i>	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			20
2	for private placement)	06376CH25	06376CH33	06376CH41
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	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	Contractival	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
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	USD 2		USD 2
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 10-Jan-2025	Liability - fair value option 10-Jan-2025	Liability - fair value option 14-Jan-2025
12	Perpetual or dated	Dated To-Jan-2025	Dated	Dated 14-Jan-2025
13	Original maturity date / Final maturity	10-Jan-2035	10-Jan-2035	14-Jan-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 10-Jan-2026	At par on 10-Jan-2027	At par on 14-Jan-2026
15	redemption amount / initial maturity	At par on 10-3an-2020	At par on 10-3an-2021	At pai 011 14-3a11-2020
		At par on each January and July	At par on each January and July	At par on each January and July
		10, commencing Jan 10, 2026 up to and excluding the maturity	10, commencing Jan 10, 2027 up to and excluding the maturity	14, commencing Jan 14, 2026 up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends			
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.60%	Fixed 5.50%	Fixed 4.78%
19	Existence of a dividend stopper	No 5.00 %	No 3.50 %	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No Cumulativa	No Cumulative
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
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	Franchis from the P. C.	Evenuetion from subs. P. C.	Eveneties from sub- P - P
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
	Dricing Supplement (if and line blak			
1	Pricing Supplement (if applicable)	E: 1.T. 01101D 0007001101	E:! T 01101D: 0007001100	Fig. 1 Tages - 0101D: 000700114
1		Final Terms - CUSIP: 06376CH25	TEINAL LELMS - CHEIP, UP3/PCH3	IFINAL Letms - CUSIP, UK376CH4:

	tures Of Regulatory Capital Instruments s except as noted)			
(\$ TIIIIION	s except as notedy			
1				Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DIVIO	BINIO	DIMO
2	for private placement)	06376CH58	06368MHR8	06368MHQ0
	,			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
22	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N/A	N/A	N/A
9	millions, as of most recent reporting date) Par value of instrument	USD 8		1.003
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	16-Jan-2025	17-Jan-2025	17-Jan-2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	16-Jan-2030	17-Jan-2035	17-Jan-2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 16-Jan-2026	17-Jan-26	17-Jan-26
16	Cubaculat all data if anticable	At par on each January and July 16, commencing Jan 16, 2026 up to and excluding the maturity	On each January and July 17, commencing Jan 17, 2026 up to	On each January and July 17, commencing Jan 17, 2026 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	5.150%		Zero coupon, 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	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			
1	If convertible, specify issuer of instrument it converts		l	
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 write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	,	MTN Prospectus		
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement		
	Pricing Supplement (if applicable)	Final Terms - CUSID: 063760U59	Final Terms - CUSIP: 06368MHR	Final Terms - CUSID: 06360MUC
1				

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Billo	DIVIO	DIVIO
2	for private placement)	06368MHT4	06376CH66	06376CH74
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			_
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TLAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.82	USD 0.081	USD 2.263
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 17-Jan-2025	Liability - fair value option 21-Jan-2025	Liability - fair value option 21-Jan-2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-Jan-2035	21-Jan-2028	21-Jan-2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	17-Jan-26	At par on 21-Jul-2025	At par on 21-Jul-2026
			At par on each January and July	At par on each January and July
		On each January and July 17, commencing Jan 17, 2026 up to	21, commencing Jul 21, 2025 up to and excluding the maturity	21, commencing Jul 21, 2026 up to and excluding the maturity
16	Subsequent call dates, if applicable	and excluding the maturity date	date	date
	Coupons/dividends	- J		
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	Zero coupon, 7.45% No	4.75% No	5.25% 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
20	If convertible specific instrument time convertible into			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
			Î.	N/A
29	into	N/A	N/A	
30	Write-down feature	N/A No	N/A No	No
30 31	Write-down feature If write-down, write-down trigger (s)			
30 31 32	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial			
30 31	Write-down feature If write-down, write-down trigger (s)			
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	No	No	No
30 31 32 33	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
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	No
30 31 32 33	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No	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	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	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 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	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in 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 N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A
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	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	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 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)			
	<u>'</u>		Included in TLAC not included in	Included in TLAC not included in
	<u> </u>	regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	BMO
2	for private placement)	06376CH90	06368MHF4	06368MHG2
	,			
	<u>'</u>			
2		Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	or Carrada applicable triereiri	or Carrada applicable triereiri	or Cariada applicable triereiri
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	N1/A	N1/A
8 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 1	N/A 3	N/A 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	21-Jan-2025	21-Jan-2025	
12	Perpetual or dated	Dated 24 Jan 2020	Dated 24 Jan 2025	Dated 24 Jan 2025
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	21-Jan-2028 Yes	21-Jan-2035 Yes	21-Jan-2035 Yes
14	issuer can subject to prior supervisory approvar	163	163	163
	<u>'</u>			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 21-Jul-2025	At par on 21-Jan-2027	At par on 21-Jan-2027
	<u>'</u>			
			At par on each January and July	At par on each January and July
		21, commencing Jul 21, 2025 up to and excluding the maturity	21, commencing Jan 21, 2027 up to and excluding the maturity	21, commencing Jan 21, 2027 up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends			
17 18	Fixed or floating dividend/coupon	Fixed 5.00%	Fixed 4.44%	Fixed 4.15%
19	Coupon rate and any related index 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
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29		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			
24	If temporary write-down, description of write-			
34 34a	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 36		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			
<u> </u>		MTN Prospectus		
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement		
	 	The second supplies of the second sec	 	
	Pricing Supplement (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06376CH90	Final Terms - CUSIP: 06368MHF	Final Terms - CUSIP: 06368MHG

2 Coverning lawis) of the instrument of Scrotco 3 Notario and pagicosite therein of Carondo applicable therein of Carondo appl		tures Of Regulatory Capital Instruments			
1 Isseer	(\$ million	s except as noted)			
1 Stour Stour State Statement					
Unique learning lawful of the instrument of control of the instrument of the instrum	1	Issuer			
According land of the instrument Altern by with netrocontelly registered to Section 13 Micro by with netrocontelly registered to Section 13 Micro by with netrocontelly registered to Section 13 Micro by with netrocontelly registered to Section 13 Micro by with netrocontelly registered to Section 13 Micro by with netrocontelly registered to Section 13 Micro by with netrocontelling to the Indianal Section 14 Micro by with netrocontelling to the Indianal Section 14 Micro by with netrocontelling to Section 14 Micro by with netrocontelling to Section 14 Micro by with netrocontelling to Section 14 Micro by with netrocontelling to Section 14 Micro by with netrocontelling to Section 14 Micro by with netrocontelling to Section 14 Micro by With National Section 14 Micro			20		50
A contract back) 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 the TAC Fem Sheet is achieved for other TAC-aligible instrument governed by foreign favely of the TAC Fem Sheet is achieved for other TAC-aligible of the TAC Fem Sheet is achieved for other TAC-aligible of the TAC Fem Sheet is achieved for other than the TAC Fem Sheet in the Sheet in the Sheet in the Sheet in the Sheet in the Sheet in the Sheet Indiana of the TAC Fem Sheet Indiana	2	for private placement)	06376CH82	06376CHA7	06376CHB5
A contract back) 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 the TAC Fem Sheet is achieved for other TAC-aligible instrument governed by foreign favely of the TAC Fem Sheet is achieved for other TAC-aligible of the TAC Fem Sheet is achieved for other TAC-aligible of the TAC Fem Sheet is achieved for other than the TAC Fem Sheet in the Sheet in the Sheet in the Sheet in the Sheet in the Sheet in the Sheet Indiana of the TAC Fem Sheet Indiana					
Means by which enforceability requirement of Section 33 so of the TLAC feeling below Contractual Contractu			Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3a Orthor TLAC Term Sheet is achieved flor other TLAC-elipbic instrument generated by foreign lawly	3	Governing law(s) of the instrument			of Canada applicable therein
Seguidare presented by foreign law) Seguidare presented by foreign law) Seguidare presented and seguid		, ,			
Regulatory instantant Jude	3a	· ·	Contractual	Contractival	Contractual
4 Transitional Based Ill rules NAA NA NA NA NA NA NA NA NA NA NA NA NA			Contractual	Contractual	Contractual
6 Eligible as solo/groun	4		N/A	N/A	N/A
Provided transposed in regulatory capital (currency in Minimum, so of most recognised in regulatory capital (currency in Minimum, so of most recognised in regulatory capital (currency in Minimum, so of most recognised in regulatory capital (currency in Minimum, so of most recognised in regulatory capital (currency in Minimum, so of most recognised in regulatory capital (currency in Minimum, so of most recognised in recognised in the most recognised in t					
Amount recognised in regulatory capital (Currency in millions, so of most recent reporting date) N/A			-	-	
9 Par value of instrument 10 Accounting dissulfaction 11 December of active of the property of the prope			Other TEXO Instrument	Other TEXO Instrument	Other TEXO Instrument
10					
10 Original date of issuance / Settlement					USD 2
13 Original maturity data / Final maturity 24-Jan-2030 24-Jan-2036 24-Jan-20					24-Jan-2025
14 Issuer call subject to prior supervisory approval Yes Yes Yes Yes Yes					
Optional call date, contingent call dates and At par on 24-Jan-2026					24-Jan-2035
At par on 24-Jan-2026 At par on 24-Jan-2026 At par on 24-Jan-2027 At par on each January and July 24, commencing Jan 24, 2026 up to and excluding the maturity date of the part of the pa	14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
At par on 24-Jan-2026 At par on 24-Jan-2026 At par on 24-Jan-2027 At par on each January and July 24, commencing Jan 24, 2026 up to and excluding the maturity date of the part of the pa					
At par on 24-Jan-2026 At par on 24-Jan-2026 At par on 24-Jan-2027 At par on each January and July 24, commencing Jan 24, 2026 up to and excluding the maturity date of the part of the pa					
At par on each January and July 24, commencing Jan 24, 2026 up to and excluding the maturity 42, and and analysis and analysis and analysis and analysis and analysis and analysis and analysis and analysis and analysis and analysis and analysis and analysis and analysis and analysis and analysis and analysis and analysis and analysis ana		Optional call date, contingent call dates and			
24, commencing Jan 24, 2026 up to and excluding the maturity date Coupons/dividends Coupons/dividends 18 Coupon rate and any related index 18 Coupon rate and any related index 19 Existence of a dividend stopper No No Fixed F	15		At par on 24-Jan-2026	At par on 24-Jan-2026	At par on 24-Jan-2027
24, commencing Jan 24, 2026 up to and excluding the maturity date Coupons/dividends Coupons/dividends 18 Coupon rate and any related index 18 Coupon rate and any related index 19 Existence of a dividend stopper No No Fixed F					
24, commencing Jan 24, 2026 up to and excluding the maturity date Coupons/dividends Coupons/dividends 18 Coupon rate and any related index 18 Coupon rate and any related index 19 Existence of a dividend stopper No No Fixed F					
24, commencing Jan 24, 2026 up to and excluding the maturity date Coupons/dividends Coupons/dividends 18 Coupon rate and any related index 18 Coupon rate and any related index 19 Existence of a dividend stopper No No Fixed F					
24, commencing Jan 24, 2026 up to and excluding the maturity date Coupons/dividends					
24, commencing Jan 24, 2026 up to and excluding the maturity date Coupons/dividends					
24, commencing Jan 24, 2026 up to and excluding the maturity date Coupons/dividends					
24, commencing Jan 24, 2026 up to and excluding the maturity date Coupons/dividends					
24, commencing Jan 24, 2026 up to and excluding the maturity date Coupons/dividends					
24, commencing Jan 24, 2026 up to and excluding the maturity date Coupons/dividends					
up to and excluding the maturity date Coupons/dividends					At par on each January and July
date				,	24, commencing Jan 24, 2027
Coupons/dividends	16	Subsequent call dates, if applicable	, ,		,
18					
19					
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory 20 mandatory Mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No No No No No No No No No No No					
20 mandatory	19		140	140	140
22 Noncumulative or cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Camulative Cumulative Cumulative Camulative Camulative Camulative Camulative Non-convertible	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 If convertible, specify issuer of instrument it converts 29 into N/A N/A N/A N/A N/A 30 Write-down feature N/A N/A N/A N/A 31 If write-down, write-down trigger (s) N/A N/A N/A 32 If write-down, permanent or temporary If temporary write-down, description of write-down mechanism 33 If write-down, description of write-down mechanism 34 Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 35 Instrument type immediately senior to instrument) 36 Non-compliant transitioned features N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A					
25 If convertible, fully or partially N/A N/A N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A N/A 30 Write-down feature No No No No No 31 If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism 34 Type of subordination Exemption from subordination Exemption from subordination Position in subordination in insubordination in insubordination in insubordination in insubordination in insubordination i					
26 If convertible, conversion rate N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into 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					
28		If convertible, conversion rate			
If convertible, specify issuer of instrument it converts N/A N/A N/A N/A N/A N/A N/A N/	27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts N/A N/A N/A N/A N/A N/A N/A N/	28	If convertible, specify instrument type convertible into			
30 Write-down feature No No No No No No No No No No No No No					
31					
32			No	No	No
33					
If temporary write-down, description of write- 34 down mechanism 34a Type of subordination					
Type of subordination		If temporary write-down, description of write-			
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit L			Everytion from subscribe et-	Everytion from subsenting the	Examplian from sub-sub-sub-sub-
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features No No No No No No No No No N	34a	type or subordination	Exemption from subordination	Exemplion from supordination	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			
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 MTN Prospectus Supplement		instrument type immediately senior to instrument)	·		Pari pasu to Deposit Liabilities
Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus MTN Prospectus 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 MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement	37		IN/A	IN/A	IN/A
Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus (if applicable) MTN Prospectus Supplement (if applicable) MTN Prospectus Supplement (if applicable)					
Pricing Supplement (if applicable) MIN Prospectus Supplement MIN Pros		Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
Pricing Supplement (if applicable)		Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
			<u>мтти гозрасца эпрриятия </u>	питти гозреста эпрриятия	мтти гозреста эпрртешент
Final Tarms OLIGID, 000700 INTER- 1		Pricing Supplement (if applicable)			
Final Terms - CUSIP: 06376CH84 Final Terms - CUSIP: 06376CHA4 Final Terms - CUSIP: 06			Final Terms - CUSIP: 06376CH82	Final Terms - CUSIP: 06376CHA	Final Terms - CUSIP: 06376CHB

	tures Of Regulatory Capital Instruments s except as noted)			
(\$ 1111111115	s except as noted)			
				Included in TLAC not included in
1	lection	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BIVIO	ВМО	ВМО
2	for private placement)	06368MJE5	06368MJC9	06368MJB1
	To produce processes,		000000000000000000000000000000000000000	00000021
		Province of Ontario and the laws	Province of Ontario and the laws	Province 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	Contractival
	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 Accounting classification	0.271 Liability - fair value option	0.302 Liability - fair value option	USD 0.231 Liability - fair value option
11	Original date of issuance / Settlement	24-Jan-2025	24-Jan-2025	24-Jan-2025
12	Perpetual or dated	Dated 24 daily 2023	Dated	Dated
13	Original maturity date / Final maturity	24-Jan-2030	24-Jan-2030	24-Jan-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 24-Jan-2026	At par on 24-Jan-2026	At par on 24-Jan-2026
16	Subcoquent cell dates: if applicable	At par on each January and July 24, commencing Jan 24, 2026 up to and excluding the maturity	At par on each January and July 24, commencing Jan 24, 2026 up to and excluding the maturity	At par on each January and July 24, commencing Jan 24, 2026 up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.15%		5.60%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
25 26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	somerable, mandatory or optional conversion		1-2	1
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
24	If temporary write-down, description of write-			
	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)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368MJE	Final Terms - CUSIP: 06368MJC	Final Terms - CUSIP: 06368MJB

	tures Of Regulatory Capital Instruments s except as noted)			
		regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06376CHC3	06368MJF2	06376CHH2
	To private placement)	0007001100	000001101 2	00070011112
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
_	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules 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			Cirio: 12 to motionion
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 20	25.275	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	27-Jan-2025 Dated	28-Jan-2025 Dated	29-Jan-2025 Dated
13	Original maturity date / Final maturity	27-Jan-2032	28-Jan-2028	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 27-Jan-2026	28-Jan-27	At par on 29-Jan-2027
16	Subsequent call dates, if applicable	At par on each January and July 27, commencing Jan 27, 2026 up to and excluding the maturity date	On each January and July 28, commencing Jan 28, 2027 up to and excluding the maturity date	At par on each January and July 29, commencing Jan 29, 2027 up to and excluding the maturity date
	Coupons/dividends		January Committee of the Committee of th	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.50%		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatan
20 21	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
21	ii convertible, manuatory or optional conversion	13/73	14/74	14/73
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 32	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
ļ	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 Day or a store		MTN December
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus MTN Prospectus Supplement		MTN Prospectus MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06376CHC	1Final Terms - CUSIP: 06368MJF2	Final Terms - CUSIP: 06376CHF

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
			Included in TLAC not included in	
	I have a	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	BMO
2	for private placement)	06376CHD1	06376CHE9	06376CHJ8
		Description of Outside and the laws	Description of Contacts and the James	Description of Optoble and the James
3	Governing law(s) of the instrument	Province of Ontario and the laws 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		эр ганала түү	у при при при при при при при при при при
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	USD 5.006	
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-2025 Dated	30-Jan-2025 Dated	30-Jan-2025 Dated
13	Original maturity date / Final maturity	30-Jan-2045	30-Jan-2030	30-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 30-Jan-2027	At par on 30-Jan-2026	At par on 30-Jul-2025
		At a second but	At a constant to the second se	At a second second below
		At par on each January and July 30, commencing Jan 30, 2027	At par on each January and July 30, commencing Jan 30, 2026	At par on each January and July 30, commencing Jul 30, 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
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.00%		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mondotony	Mondoton
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 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 If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	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: 06376CHD	Final Terms - CUSIP: 06376CHE	Final Terms - CUSIP: 06376CHJ8

(\$ million				
	s except as noted)			
1			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			20
2	for private placement)	06368MJT2	06376CHF6	06368MJQ8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	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) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 9.3 Liability - fair value option	USD 6.127 Liability - fair value option	USD 1.215 Liability - fair value option
11	Original date of issuance / Settlement	3-Feb-2025	3-Feb-2025	3-Feb-2025
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity	3-Feb-2029	3-Feb-2028	3-Feb-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 03-Feb-2026	At par on 03-Aug-2025	3-Feb-26
		At par on each February and	At par on each February and	
		August 3, commencing Feb 03,	August 3, commencing Aug 03,	On each February and August 3,
		2026 up to and excluding the	2025 up to and excluding the	commencing Feb 03, 2026 up to
16	Subsequent call dates, if applicable	maturity date	maturity date	
	Coupons / dividends	maturity date		and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.46%	5.00%	Fixed Zero coupon, 6.55%
	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed		Fixed
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 5.46% No	5.00% No	Fixed Zero coupon, 6.55%
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed 5.46%	5.00%	Fixed Zero coupon, 6.55%
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 5.46% No Mandatory No Cumulative	5.00% No Mandatory No Cumulative	Fixed Zero coupon, 6.55% No Mandatory No Cumulative
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 5.46% No Mandatory No Cumulative Non-convertible	5.00% No Mandatory No Cumulative Non-convertible	Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 5.46% No Mandatory No Cumulative	5.00% No Mandatory No Cumulative	Fixed Zero coupon, 6.55% No Mandatory No Cumulative
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 5.46% No Mandatory No Cumulative Non-convertible N/A N/A	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 6.55% 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	Fixed 5.46% No Mandatory No Cumulative Non-convertible N/A N/A	5.00% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 5.46% No Mandatory No Cumulative Non-convertible N/A N/A	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 6.55% 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	Fixed 5.46% No Mandatory No Cumulative Non-convertible N/A N/A	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 6.55% 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	Fixed 5.46% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 5.46% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 5.46% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed 5.46% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 6.55% 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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 5.46% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 6.55% 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 5.46% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	5.00% 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, 6.55% 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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 5.46% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 6.55% 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 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, andatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	Fixed 5.46% 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	Fixed Zero coupon, 6.55% 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 5.46% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	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	Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
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	Fixed 5.46% 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	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	Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
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	Fixed 5.46% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	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	Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
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	Fixed 5.46% 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	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	Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
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	Fixed 5.46% 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	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	Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
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	Fixed 5.46% 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	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 Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
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, ull or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 5.46% 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	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	Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
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, ull or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 5.46% 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 N/A	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 Zero coupon, 6.55% 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

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in 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)	06368MJS4	06368MJP0	06368MJR6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13	or canada applicació moroni	or carriaga applicable tricion.	or canada applicable aleren.
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.814	0.319	0.428
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	3-Feb-2025		3-Feb-2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	3-Feb-2032	3-Feb-2032	3-Feb-2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	3-Feb-26	3-Feb-26	3-Feb-26
		On each February and August 3.	On each February and August 3.	On each February and August 3.
			On each February and August 3, commencing Feb 03, 2026 up to	On each February and August 3, commencing Feb 03, 2026 up to
16	Subsequent call dates, if applicable	On each February and August 3, commencing Feb 03, 2026 up to and excluding the maturity date	On each February and August 3, commencing Feb 03, 2026 up to and excluding the maturity date	On each February and August 3, commencing Feb 03, 2026 up to and excluding the maturity date
16	Subsequent call dates, if applicable Coupons/dividends	commencing Feb 03, 2026 up to	commencing Feb 03, 2026 up to	commencing Feb 03, 2026 up to
<u>16</u>		commencing Feb 03, 2026 up to	commencing Feb 03, 2026 up to	commencing Feb 03, 2026 up to
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.35%	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.20%	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	commencing Feb 03, 2026 up to and excluding the maturity date	commencing Feb 03, 2026 up to and excluding the maturity date Fixed	commencing Feb 03, 2026 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.35% No	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.20% No	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40% 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	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.35% No Mandatory	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.20% No Mandatory	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40% 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	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.35% No Mandatory No	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.20% No Mandatory No	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40% 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	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.35% No Mandatory No Cumulative	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.20% No Mandatory No Cumulative	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40% 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	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.35% No Mandatory No Cumulative Non-convertible	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.20% No Mandatory No Cumulative Non-convertible	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40% 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)	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.35% No Mandatory No Cumulative Non-convertible N/A	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.20% No Mandatory No Cumulative Non-convertible N/A	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40% 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	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.35% No Mandatory No Cumulative Non-convertible N/A N/A	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.20% No Mandatory No Cumulative Non-convertible N/A N/A	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40% 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	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40% 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	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.35% No Mandatory No Cumulative Non-convertible N/A N/A	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.20% No Mandatory No Cumulative Non-convertible N/A N/A	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40% 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	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40% 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	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40% 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	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40% 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	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If 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 Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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 Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40% 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40% 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40% 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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 Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40% 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 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 Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 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 Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40% 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 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 Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40% 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, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 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 Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40% 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, 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	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 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 Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Feb 03, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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االاااااا ج)	tures Of Regulatory Capital Instruments			
1	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BINO	BINO
2	for private placement)	06368MJX3	06376CHG4	06376CHK5
		Describera of Ontaria and the laws	Description of Outside and the James	Description of Contacts and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13	or carriada applicable trioren	or carrada applicable tricien	or canada applicable increm
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 4.4	USD 23	USD 40
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	5-Feb-2025	7-Feb-2025	11-Feb-2025
12	Perpetual or dated Original maturity date / Final maturity	Dated 5-Feb-2032	Dated 7-Feb-2028	Dated 11-Feb-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	P			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	5-Feb-26	At par on 07-Feb-2026	At par on 11-Feb-2026
1 .				
		On each February and August 5	At par on each February and	At par on each February and
		On each February and August 5, commencing Feb 05, 2026 up to	August 7, commencing Feb 07, 2026 up to and excluding the	At par on each February and August 11, commencing Feb 11, 2026 up to and excluding the
16	Subsequent call dates, if applicable	, ,	August 7, commencing Feb 07,	August 11, commencing Feb 11,
	Coupons/dividends	commencing Feb 05, 2026 up to and excluding the maturity date	August 7, commencing Feb 07, 2026 up to and excluding the maturity date	August 11, commencing Feb 11, 2026 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	commencing Feb 05, 2026 up to and excluding the maturity date	August 7, commencing Feb 07, 2026 up to and excluding the maturity date	August 11, commencing Feb 11, 2026 up to and excluding the maturity date Fixed
	Coupons/dividends	commencing Feb 05, 2026 up to and excluding the maturity date	August 7, commencing Feb 07, 2026 up to and excluding the maturity date	August 11, commencing Feb 11, 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	commencing Feb 05, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.55% No	August 7, commencing Feb 07, 2026 up to and excluding the maturity date Fixed 5.00%	August 11, commencing Feb 11, 2026 up to and excluding the maturity date Fixed 5.25%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	commencing Feb 05, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.55% No Mandatory	August 7, commencing Feb 07, 2026 up to and excluding the maturity date Fixed 5.00% Mandatory	August 11, commencing Feb 11, 2026 up to and excluding the maturity date Fixed 5.25% 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	commencing Feb 05, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.55% No	August 7, commencing Feb 07, 2026 up to and excluding the maturity date Fixed 5.00%	August 11, commencing Feb 11, 2026 up to and excluding the maturity date Fixed 5.25%
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	commencing Feb 05, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.55% No Mandatory No	August 7, commencing Feb 07, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible	August 11, commencing Feb 11, 2026 up to and excluding the maturity date Fixed 5.25% No Mandatory No
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	commencing Feb 05, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A	August 7, commencing Feb 07, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A	August 11, commencing Feb 11, 2026 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	commencing Feb 05, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A	August 7, commencing Feb 07, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	August 11, commencing Feb 11, 2026 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary 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 Feb 05, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A	August 7, commencing Feb 07, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A	August 11, commencing Feb 11, 2026 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other 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 Feb 05, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 7, commencing Feb 07, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 11, commencing Feb 11, 2026 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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 Feb 05, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 7, commencing Feb 07, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 11, commencing Feb 11, 2026 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	commencing Feb 05, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 7, commencing Feb 07, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 11, commencing Feb 11, 2026 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	commencing Feb 05, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 7, commencing Feb 07, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 11, commencing Feb 11, 2026 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	commencing Feb 05, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 7, commencing Feb 07, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 11, commencing Feb 11, 2026 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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 Feb 05, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 7, commencing Feb 07, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 11, commencing Feb 11, 2026 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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 Feb 05, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 7, commencing Feb 07, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 11, commencing Feb 11, 2026 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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 Feb 05, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 7, commencing Feb 07, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 11, commencing Feb 11, 2026 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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 Feb 05, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 7, commencing Feb 07, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 11, commencing Feb 11, 2026 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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 Feb 05, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	August 7, commencing Feb 07, 2026 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	August 11, commencing Feb 11, 2026 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
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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	commencing Feb 05, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	August 7, commencing Feb 07, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	August 11, commencing Feb 11, 2026 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, 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 Feb 05, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	August 7, commencing Feb 07, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	August 11, commencing Feb 11, 2026 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
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, pully or partially If convertible, annual conversion rate If convertible, perity or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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 Feb 05, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	August 7, commencing Feb 07, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	August 11, commencing Feb 11, 2026 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of 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 Feb 05, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 7, commencing Feb 07, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 11, commencing Feb 11, 2026 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 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, pully or partially If convertible, annual conversion rate If convertible, perity or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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 Feb 05, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 7, commencing Feb 07, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	August 11, commencing Feb 11, 2026 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 Feb 05, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 7, commencing Feb 07, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 11, commencing Feb 11, 2026 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 Feb 05, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 7, commencing Feb 07, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	August 11, commencing Feb 11, 2026 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 Feb 05, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August 7, commencing Feb 07, 2026 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 N/A MTN Prospectus	August 11, commencing Feb 11, 2026 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 Feb 05, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	August 7, commencing Feb 07, 2026 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 N/A MTN Prospectus	August 11, commencing Feb 11, 2026 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 MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
				Included in TLAC not included in
1	I I I I I I I I I I I I I I I I I I I	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BIVIO	ВМО
2	for private placement)	06376CHL3	06368MKA1	06368MKJ2
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13	or carrada applicable tricrem	or canada applicable therein	or carrada applicable tricrem
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	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
0	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 8	N/A USD 3.42	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	11-Feb-2025	11-Feb-2025	14-Feb-2025
12	Perpetual or dated	Dated	Dated 11 Feb 2022	Dated 14 Feb 2022
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	11-Feb-2030 Yes	11-Feb-2032 Yes	14-Feb-2032 Yes
17	issuer can subject to prior supervisory approval	100	1.60	100
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 11-Feb-2026	11-Feb-26	14-Feb-26
		At par on each February and	On each February and August	On each February and August
		August 11, commencing Feb 11, 2026 up to and excluding the	11, commencing Feb 11, 2026 up to and excluding the maturity	14, commencing Feb 14, 2026 up to and excluding the maturity
16	Subsequent call dates, if applicable	maturity date	date	date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed 5.15%	Fixed Zara saupan 6 559/	Fixed Zara asunan 6 20%
18 19	Coupon rate and any related index Existence of a dividend stopper	No	Zero coupon, 6.55%	Zero coupon, 6.30%
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No Communicative	No Cumulativa	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	N/A N/A
27	If convertible, mandatory or optional conversion	N/A	I W A	IN/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30 31	Write-down feature If write-down, write-down trigger (s)	No	No	No
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
5-74	. 75- 21 00001 01110111			
	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	I W A	IN/A
	Prospectus / Base Shelf Prospectus / Short Form			
<u> </u>	Prospectus	MTN Prospectus		
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement		
 		with Frospecius supplement		
	Pricing Supplement (if applicable)			
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		Final Terms - CUSIP: 06376CHL3	Final Terms - CUSIP: 06368MKA	Final Terms - CUSIP: 06368MKJ2

(S IIIIIIIOII	tures Of Regulatory Capital Instruments			
	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		50	50
2	for private placement)	06376CHM1	06376CHR0	06376CHN9
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	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) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
,	Amount recognised in regulatory capital (Currency in	Other TEXO Instrument	Other TEAC Instrument	Other TEXO Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 9.106	USD 2	USD 1.573
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 18-Feb-2025	Liability - fair value option 18-Feb-2025	Liability - fair value option 18-Feb-2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	18-Feb-2028	18-Feb-2028	18-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 18-Aug-2025	At par on 18-Aug-2025	At par on 18-Feb-2026
		At par on each February and	At par on each February and	At par on each February and
		August 18, commencing Aug 18, 2025 up to and excluding the	August 18, commencing Aug 18, 2025 up to and excluding the	August 18, commencing Feb 18, 2026 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed 4.90%	Fixed 5.00%	Fixed 4.75%
18 19	Coupon rate and any related index Existence of a dividend stopper	No 4.90%	No	No 4.75%
	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
		No	No	No
22 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
22 23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
22 23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27 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 N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If 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	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33 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	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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
22 23 24 25 26 27 28 29 30 31 32 33 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 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
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A 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 Exemption from subordination Pari pasu to Deposit Liabilities No
22 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 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 N/A Exemption from subordination Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A 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 Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features 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 N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments s except as noted)			
		regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06376CHU3	06368MKK9	06376CHP4
2	for private placement)	06376CHU3	00300IVIN9	00370CFF4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13	or Gariada applicable tricrem	or Cariada applicable tricrem	or Cariada applicable trieren
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 80	USD 6.72	USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	19-Feb-2025	19-Feb-2025	
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 19-May-2026	Dated 19-Feb-2028	Dated 20-Feb-2032
13	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	Yes	Yes 19-Feb-2028	Yes 20-Feb-2032
14	issues can subject to prior supervisory approval		1.00	1.00
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 19-Aug-2025	At par on 19-Feb-2026	At par on 20-Feb-2026
15	redemption amount / initial maturity	At par on 19-Aug-2025	At par on 19-reb-2026	At par on 20-reb-2026
16	Subsequent call dates, if applicable Coupons/dividends	At par on each February, May, August and November 19, commencing Aug 19, 2025 up to and excluding the maturity date	At par on each February and August 19, commencing Feb 19, 2026 up to and excluding the maturity date	At par on each February and August 20, commencing Feb 20, 2026 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.75%	5.20%	5.30%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify 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			
1	If temporary write-down, description of write-			
34	down mechanism	Franchisco 6	Francisco (Francisco 6
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
3/	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	IVA	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement		MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06376CHU	Final Terms - CUSIP: 06368MKK	Final Terms - CUSIP: 06376CHP

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
			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)	06368MKP8	06376CHQ2	06376CHT6
_			Province of Ontario and the laws	
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	0.601 Liability - fair value option	USD 6.2 Liability - fair value option	USD 5 Liability - fair value option
11	Original date of issuance / Settlement	21-Feb-2025		21-Feb-2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	21-Feb-2035	21-Feb-2030	21-Feb-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 21-Feb-2026	At par on 21-Feb-2026	At par on 21-Feb-2026
	,		,	
		At par on each February and	At par on each February and	At par on each February and
		August 21, commencing Feb 21,	August 21, commencing Feb 21,	August 21, commencing Feb 21,
4.6		2026 up to and excluding the	2026 up to and excluding the	2026 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	4.05%	5.25%	5.20%
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 25	If convertible, conversion trigger (s)	N/A N/A	N/A N/A	N/A N/A
26	If convertible, fully or partially If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into 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 Donosit Lighilitias	Pari pagu to Donosit Lighilitias	Pari pagu to Donosit Lighilitias
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			
31				MTN Prospectus
3/	Prospectus		MTNI Droops at the	
3/	Prospectus		MTN Prospectus	MITH Flospectus
3/			MTN Prospectus MTN Prospectus Supplement	MTN Prospectus Supplement
3/	Prospectus			
3/	Prospectus		MTN Prospectus Supplement	MTN Prospectus Supplement
3/	Prospectus Supplement to Base Shelf Prospectus (if applicable)	Final Terms - CUSIP: 06368MKP		MTN Prospectus Supplement

necluded in TLAC rost included in TLAC rost		ntures Of Regulatory Capital Instruments as except as noted)			
Stripper of the processing seed of the instrument Occasional Mode Occasional Mode Occasional methods Occ			regulatory capital	regulatory capital	regulatory capital
2 for private placement) O000000000000000000000000000000000000	1		BMO	BMO	BMO
A Covering level of the instrument of Scotto 13 30 of the IACC term Sheet is acheved (for other IACC eligible estruments) speciment of Scotto 13 41 of the IACC term Sheet is acheved (for other IACC eligible estruments) speciment by freeze (see a cheek of the IACC term Sheet is acheved (for other IACC eligible estrument) of IACC (see a cheek of the IACC term Sheet is acheved (for other IACC eligible estrument) of IACC (see a cheek of IACC eligible estrument) of IACC (see a cheek of IACC eligible estrument) of IACC (see a cheek of IACC eligible estrument) of IACC (see a cheek of IACC eligible estrument) of IACC (see a cheek of IACC (see a cheek of IACC (see a cheek of IACC (see a cheek of IACC)	2		06368MKN3	06368MKM5	06376CHS8
Ocentral pushs of the instrument. Means by which enforceability requirement of Scrict 13 of the LLAC ferm beet is acheed (for other II.A.C clights instruments acheed (for other III.A.C clights instruments acheed (for other III.A.C clights instruments acheed (for other III.A.C clights instruments acheed (for other III.A.C clights instruments acheed (for other III.A.C clights instruments acheed (for other III.A.C clights instruments acheed (for other III.A.C clights instruments) 4. Provide the computation achieved in III.A.C. clights achieved (for other III.A.C clights achieved (for other III.A.C clights) 5. Provide the repulsery achieved (for other III.A.C clights) 6. Figure achieved (for other III.A.C clights) 6. Figure achieved (for other III.A.C clights) 7. Instrument (for instrument) 8. Provide achieved (for other III.A.C clights) 8. Provide achieved (for other III.A.C clights) 9. Pervide of instrument (for instrument) 10. Accounting classification 11. Original der diseases 11. Original der diseases 12. Predictal of diseases 13. Verent (for instrument) 14. Issuer as subject to prior supervisory approval 15. Subsequent call dates, if applicable 16. Opensylvinishins 17. Coopensylvinishins 18. Application (for other instrument) 18. Application (
35 Other TLAC Term Steets is schewed for other TLAC eligible entrements generately foreigned with part of the property precisional contractual Contractual Contractual Registroy Precisional Property of the Registroy Precisional Property of the Registroy Precisional Property of the Registroy Precisional Property of the Registroy Precisional Property of the Registroy Property of	3	Governing law(s) of the instrument			Province of Ontario and the laws of Canada applicable therein
Project of Project Septiment Contractual Contractual Contractual		, ,			
4 Transitional floated it rules NA NA NA NA NA 6 Eligible at sold/group/group/sold on NA 6 NA NA NA 6 Cligible at sold/group/group/sold on NA NA NA 8 MILLOR NA 8	3a		Contractual	Contractual	Contractual
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An untrement type Amount recognised in regulation y capital (Currency in 8 millions, as of most recent reporting date) NA NA NA NA NA NA NA NA NA NA NA NA NA N					
8 millions, as of most recent reporting deta) N/A N/A N/A USD 0.348 10 Accounting dissification Liability - fair value opt					
9 Par value of instrument 10 Accounting classification of Liability - fair value option 11 O Accounting classification of Liability - fair value option 11 O riginal date of issuance / Settlement 12 Perpetual or dated 13 Original ordered 14 Original ordered 15 Original ordered 16 Original ordered 17 Original ordered 18 Original minuting date / Final maturity 19 Original call date of issuance / Settlement 19 Original ordered 19 Original ordered 10 Original ordered 11 Original ordered 12 Original ordered 12 Original ordered 13 Original ordered 14 Original ordered 15 Original ordered 16 Original ordered 16 Original ordered 16 Original ordered 17 Original ordered 18 Original ordered 18 Original ordered 19 Original ordered 19 Original ordered 19 Original ordered 19 Original ordered 19 Original ordered 19 Original ordered 19 Original ordered 19 Original ordered 19 Original ordered 19 Original ordered 19 Original ordered 19 Original ordered 19 Original ordered 19 Original ordered 19 Original ordered 10 Original ordered 10 Original ordered 10 Original ordered 10 Original ordered 10 Original ordered 10 Original ordered 10 Original ordered 10 Original ordered 10 Original ordered 10 Original ordered 10 Original ordered 10 Original ordered					
10 Accounting classification Lability - fair value option Lability - fair value option 21-Feb-2025 21-Feb-2025 22-Feb-2025 22-					
11 Original date of issuance / Settlement 24-Feb-2025					
22 Perpetual or dated Dated Dated Dated 24-Aug 3 Original maturity date / Final maturity 21-Feb-2035 21-Feb-2035 24-Aug 4 Issuer call subject to prior supervisory approval Yes Yes Yes Yes Coptional call date, contingent call dates and Coptional call date, contingent call dates and Coptional call date, contingent call dates and At par on each February and At par on 21-Feb-2026 At par on 21-Feb-2026 At par on 24-Feb-2026 At par on each February and August 21, commencing Feb 21, August 22, commencing Feb 21, August 22, commencing Feb 21, August 23, commencing Feb 21, August 24, commencing Feb					
Subsequent 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 and Optional call date, contingent call dates and Optional call dates, if applicable of the Contingent call dates and Optional call dates, if applicable of the Contingent call dates, and and applicable of the Contingent call dates, and applicable of the Contingent call dates, and applicable of the Contingent call dates, and applicable of the Contingent call dates, and applicable of the Contingent call dates, and applicable of the Contingent call dates, and applicable of the Contingent call dates, and applicable of the Contingent call dates, and applicable of the Contingent call dates, and applicable of the Contingent call dates, and applicable of the Contingent call dates, and applicable of the Contingent call dates, and applicable of the Contingent call dates, and applicable of the Contingent call dates, and applicable of the Contingent call dates, and applicable of the Contingent					
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At par on each February and August 21, commencing Feb 21, August 22, commencing Feb 21, August 21, commencing Feb 21, August 21, commencing Feb 21, August 21, commencing Feb 21, August 21, commencing Feb 21, August 22, commencing Feb 21, August 21, commencing Feb 21, August 21, commencing Feb 21, August 21, commencing Feb 21, August 21, commencing Feb 21, August 21, commencing Feb 21, August 21, commencing Feb 21, August 21, commencing Feb 21, August 21, commencing Feb 21, August 21, commencing Feb 21, August 21, commencing Feb 21, August 21, commencing Feb 21, August 21, commencing Feb 21, August 21, commencing Feb 21, August 21, commencing Feb 21, August 21, commencing Feb 21, August 21, commencing Feb 21, August 2	14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
August 21, commencing Feb 21, 2026 up to and excluding the maturity date 226 up to and excluding the maturity date 2268 up to and excluding the maturity date 2269 up to and excluding the maturity date 2269 up to and excluding the maturity date 2269 up to and excluding the maturity date 2269 up to and excluding the maturity date 2269 up to and excluding the maturity date 2269 up to and excluding the maturity date 2269 up to and excluding the maturity date 2269 up to and excluding the maturity date 2269 up to and excluding the maturity date 2269 up to an exclusion of the maturity date 2270 up to a development of the maturity date 2270 up to a development of the maturity date 2270 up to a development of the maturity date 2270 up to a development of the maturity date 2270 up to a development of the maturity date 2270 up to a development of the maturity date 2270 up to an exclusion of the maturity date 2270 up to an exclusion of the maturity date 2270 up to an exclusion of the maturity date 2270 up to an exclusion of the maturity date 2270 up to an exclusion of the maturity date 2270 up to an exclusion of the maturity date 2270 up to an exclusion of the maturity date 2270 up to an exclusion of the maturity date 2270 up to an exclusion of the maturity date 2270 up to an exclusion of the maturity date 2270 up to an exclusion of the maturity date 2270 up to an exclusion of the maturity date 2270 up to an exclusion of the maturity date 2270 up to an exclusion of the Mandatory of the Mandatory of the Mandatory of up to an exclusion of the Mandatory and up to an exclusion of the Mandatory and up to an exclusion of the Mandatory and up to an exclusion of the Mandatory and up to an exclusion of the Mandatory and up to an exclusion of the Mandatory and up to an exclusion of the Mandatory and up to an exclusion of the Mandatory and up to an exclusion of the Mandatory and up to an exclusion of the Mandatory and up to an exclusion of the Mandatory and up to an exclusion of the Mandatory and up to an exclusion of the Mandatory a	15		At par on 21-Feb-2026	At par on 21-Feb-2026	At par on 24-Feb-2026
17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed 5.80%	16		August 21, commencing Feb 21, 2026 up to and excluding the	August 21, commencing Feb 21, 2026 up to and excluding the	2026 up to and excluding the
18 Coupon rate and any related index 4.25% 5.80% 5.80% 5.80% 6.50 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 Mandator					
20 mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No No 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 25 If convertible, conversion rate N/A N/A N/A N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A N/A 27 If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If from the type convertible into If from the type convertible into If from the type convertible into If from the type convertible into If from the type convertible into If from the type convertible into If from the type convertible into If from the type convertible into If from the type convertible into If from the type convertible into If from the type convertible into If from the type into If write-down, feature No No No No No No No No No No No No No	19	Existence of a dividend stopper	No	No	No
21 Existence of a step up or other incentive to redeem 22 Noncumulative or cumulative 23 Covertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion trigger (s) 26 If convertible, conversion rate 27 If convertible, conversion rate 28 N/A 29 If convertible, mandatory or optional conversion 29 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts 29 into a specify instrument type convertible into 29 If write-down, write-down trigger (s) 30 Write-down, full or partial 31 If write-down, permanent or temporary 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 34 Position in subordination hierarchy in liquidation (specify specify instrument type immediately senior to instrument) 35 Instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 No 38 Non-compliant transitioned features 39 Non-compliant transitioned features 30 Non-compliant transitioned features 31 Non-compliant transitioned features 32 Non-compliant transitioned features 33 Non-compliant transitioned features 34 Non-compliant transitioned features 35 Non-compliant transitioned features 36 Non-compliant transitioned features 37 Non-compliant transitioned features 38 Non-compliant transitioned features 39 No 30 Non-compliant transitioned features 30 Non-compliant transitioned features 31 Non-compliant transitioned features 32 Non-compliant transitioned features 33 Non-compliant transitioned features 34 Non-compliant transitioned features 35 Non-compliant transitioned features 36 Non-compliant transitioned features 37 Non-compliant transitioned features 38 Non-compliant transitioned features 39 Non-compliant transitioned features 30 Non-compliant transitioned features 30 Non-compliant transitioned features 31 Non-compliant transitioned features 32 Non-compliant transitioned features 33 Non-compliant transitioned features 34 Non-compliant					
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23 Convertible or non-convertible Non-converti					-
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 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	24	If convertible, conversion trigger (s)			
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 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					
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	21	in convertible, manuatory or optional conversion	13/73	1 197 1	1 1// 1
If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	28	If convertible, specify instrument type convertible into			
30 Write-down feature					
If write-down, write-down trigger (s)					
If write-down, full or partial			INO .	INO .	INO
1					
If temporary write-down, description of write- down mechanism 34a Type of subordination					
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					
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No No No No No No No No No No No No No N					
35 instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabil	34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35 instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabil		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 Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	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			
Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable) MTN Prospectus Supplement Pricing Supplement (if applicable)	37	If yes, specify non-compliant features	N/A	N/A	N/A
Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Suppleme Pricing Supplement (if applicable)					MTN Prospectus
		Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement
Final Terms - CUSIP: 06368MKN Final Terms - CUSIP: 06368MKM Final Terms - CUSIP: 06370		Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368MKN	Final Terms - CUSIP: 06368MKM	Final Terms - CUSIP: 06376CHS

1	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
	Issuer	BMO	BMO	ВМО
2 f	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Divid	D.M.O	BNO
	for private placement)	06376D6A7	06376D6B5	06368MKQ6
		Province of Ontario and the laws	Province of Ontario and the laws	Province 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			
1	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			
	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 1	USD 5	0.96
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 24-Feb-2025	Liability - fair value option 25-Feb-2025	Liability - fair value option 27-Feb-2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	24-Feb-2032	25-Feb-2030	27-Feb-2030
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 24-Feb-2026	At par on 25-Feb-2026	At par on 27-Feb-2026
		At par on each February and	At par on each February and	At par on each February and
		August 24, commencing Feb 24,	August 25, commencing Feb 25,	August 27, commencing Feb 27,
		2026 up to and excluding the	2026 up to and excluding the	2026 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
17	Coupon rate and any related index	5.65%		3.70%
18				
18 19	Existence of a dividend stopper	No	No	No
-	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	
19 20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	No Mandatory
19 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 r 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 r 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	No Mandatory No Cumulative Non-convertible
20 r 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 Non-convertible	No Mandatory No Cumulative
20 II 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 II 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 II 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 II 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A
19 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
19 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 Write-down feature	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
19 20 21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, 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 N/A	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
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20 21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	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
19 20 1 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 N/A	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
20 1 21 22 23 24 25 26 27 28 29 30 31 32 33 34 6	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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 N/A	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
20 21 22 23 24 25 26 27 28 29 i 30 31 32 33 34 6	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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 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
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 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	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 N/A Exemption from subordination
19 20 1 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a 35 i	Fully discretionary, partially discretionary or mandatory 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)	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 Poly Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
19 20 1 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a 35 i 36	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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 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
20 21 22 23 24 25 26 27 28 29 i 30 31 32 33 34 34a 35 i 36 37 37	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	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	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 i 30 31 32 33 34 34a 35 i 36 37 10 10 10 10 10 10 10 1	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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 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 N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a 35 36 37	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34 35 36 37	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, enversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	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 N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34 37	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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

	tures Of Regulatory Capital Instruments s except as noted)			
		regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368MKU7	06368MLB8	06368MLA0
	ioi private piacement)	00300IVIRO7	00308WIEBS	00308IVILAU
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEXO Instrument	Other TEXO Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1.35	20	0.317
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	28-Feb-2025 Dated	7-Mar-2025 Dated	7-Mar-2025 Dated
13	Original maturity date / Final maturity	28-Feb-2035	7-Mar-2029	7-Mar-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 28-Feb-2032	7-Mar-28	7-Mar-26
16	Subsequent call dates, if applicable	At par on each February and August 28, commencing Feb 28, 2032 up to and excluding the maturity date	On each March and September 7, commencing March 7, 2028 up to and excluding the maturity date	On each March and September 7, commencing March 7, 2026 up to and excluding the maturity date
	Coupons/dividends	,		
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.00%		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
	in conversible, managed y or optional conversion			
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into Write down feature	N/A	N/A	N/A
30 31	Write-down feature If write-down, write-down trigger (s)	No	No	No
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Discounting from such a P. C.	Everytian from the P. C.	Everentian forms and P. C.
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
	1	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35	instrument type immediately senior to instrument)			No
35 36	Instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	110
		No N/A	N/A	N/A
36 37	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus			
36 37	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form			

(\$ 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)	06368MKY9	06368MKX1	06368MLC6
	Tor private placement)	00306///(19	OGGOGIWITAT	00300101200
		Province of Ontario and the laws	Province of Ontario and the laws	Province 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 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 TEACHISTIANIEN	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.25	USD 0.1	0.903
10	Accounting classification	Liability - fair value option 7-Mar-2025	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	Dated 7-Mar-2025	7-Mar-2025 Dated	Dated 11-Mar-2025
13	Original maturity date / Final maturity	7-Mar-2028	7-Mar-2028	11-Mar-2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
45	Optional call date, contingent call dates and	7 Mor 26	7 Mor 26	11 Mor 26
15	redemption amount / Initial maturity	7-Mar-26	7-Mar-26	11-Mar-26
		On each March and September 7, commencing March 7, 2026	On each March and September	On each March and September
		up to and excluding the maturity	7, commencing March 7, 2026 up to and excluding the maturity	11, commencing March 11, 2026 up to and excluding the maturity
1				
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends	date	date	date
17	Coupons/dividends Fixed or floating dividend/coupon	date	date Fixed	date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	date Fixed Zero coupon, 5.05%	date Fixed Zero coupon, 4.90%	date Fixed Zero coupon, 5.10%
17	Coupons/dividends Fixed or floating dividend/coupon	date	date Fixed	date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	date Fixed Zero coupon, 5.05%	date Fixed Zero coupon, 4.90%	date Fixed Zero coupon, 5.10%
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	date Fixed Zero coupon, 5.05% No Mandatory No	date Fixed Zero coupon, 4.90% No Mandatory No	Fixed Zero coupon, 5.10% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	date Fixed Zero coupon, 5.05% No Mandatory No Cumulative	date Fixed Zero coupon, 4.90% No Mandatory No Cumulative	Fixed Zero coupon, 5.10% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	date Fixed Zero coupon, 5.05% No Mandatory No Cumulative Non-convertible	date Fixed Zero coupon, 4.90% No Mandatory No Cumulative Non-convertible	Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	date Fixed Zero coupon, 5.05% No Mandatory No Cumulative	date Fixed Zero coupon, 4.90% No Mandatory No Cumulative	Fixed Zero coupon, 5.10% No Mandatory No Cumulative
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	date Fixed Zero coupon, 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	date Fixed Zero coupon, 5.05% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed Zero coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	date Fixed Zero coupon, 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero coupon, 5.10% 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	date Fixed Zero coupon, 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	date Fixed Zero coupon, 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	date Fixed Zero coupon, 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	date Fixed Zero coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	date Fixed Zero coupon, 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed Zero coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	date Fixed Zero coupon, 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed Zero coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	date Fixed Zero coupon, 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed Zero coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	date Fixed Zero coupon, 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed Zero coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, ronversion trigger (s) If convertible, and to retailly If convertible, and to retailly If convertible, partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	date Fixed Zero coupon, 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed Zero coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	date Fixed Zero coupon, 5.05% 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, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	date Fixed Zero coupon, 5.10% 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	date Fixed Zero coupon, 5.05% 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, 4.90% 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, 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	date Fixed Zero coupon, 5.05% 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, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	date Fixed Zero coupon, 5.10% 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)	date Fixed Zero coupon, 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	date Fixed Zero coupon, 4.90% 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, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	date Fixed Zero coupon, 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed Zero coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 5.10% 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 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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	date Fixed Zero coupon, 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed Zero coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 5.10% 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 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	date Fixed Zero coupon, 5.05% No 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 Zero coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 5.10% 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 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	date Fixed Zero coupon, 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed Zero coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 5.10% 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 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	date Fixed Zero coupon, 5.05% No 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 Zero coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 5.10% 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 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	date Fixed Zero coupon, 5.05% 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	date Fixed Zero coupon, 4.90% 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 N/A	Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No

1	s except as noted)			
1				
1			Included in TLAC not included in	
	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BINO	BINO	DINO
2	for private placement)	06376D6D1	06368MLF9	06376D6C3
		Describera of Outralia and the James	Description of Optoble and the laws	Description of Contents and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Means by which enforceability requirement of Section 13	or carrada applicable trioren	or carrada applicable trioren	or carriada applicable increm
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	NIA
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	NI/A	NI/A	N1/A
8 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 1.474	N/A USD 0.725	N/A USD 14.651
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12-Mar-2025	12-Mar-2025	13-Mar-2025
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity	12-Mar-2032	12-Mar-2040	13-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 12-Sep-2026	12-Mar-26	At par on 13-Sep-2025
		At par on each March and	On each March and September	At par on each March and
		September 12, commencing Sep	12, commencing Mar 12, 2026	September 13, commencing Sep
	Subsequent call dates, if applicable	12, 2026 up to and excluding the	up to and excluding the maturity date	13, 2025 up to and excluding the
16				maturity date
16	Coupons/dividends	maturity date	dato	maturity date
16 17		Fixed	Fixed	Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.10%	Fixed Zero coupon, 7.95%	Fixed 4.75%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	Fixed	Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 5.10% No	Fixed Zero coupon, 7.95% No	Fixed 4.75%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed 5.10%	Fixed Zero coupon, 7.95%	Fixed 4.75%
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 5.10% No Mandatory No Cumulative	Fixed Zero coupon, 7.95% No Mandatory No Cumulative	Fixed 4.75% 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 5.10% No Mandatory No Cumulative Non-convertible	Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible	Fixed 4.75% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A	Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A	Fixed 4.75% 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 5.10% No Mandatory No Cumulative Non-convertible	Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible	Fixed 4.75% 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 5.10% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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 5.10% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 4.75% 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 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 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.75% 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, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
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	Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of 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 5.10% 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	Fixed Zero coupon, 7.95% 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	Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 5.10% 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 N/A N/A	Fixed Zero coupon, 7.95% 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	Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No N/A N/A
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	tures Of Regulatory Capital Instruments s except as noted)			
		regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06376D6E9	06368MLJ1	06368MLL6
	ioi private piacement)	00370D0E9	UUSUUNIES I	OOSOOIVILLO
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3.644	2.5	USD 0.4
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	13-Mar-2025 Dated	Dated 13-Mar-2025	Dated 14-Mar-2025
13	Original maturity date / Final maturity	13-Mar-2035	13-Mar-2040	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 13-Mar-2027	13-Mar-26	14-Mar-26
16	Subsequent call dates, if applicable	At par on each March and September 13, commencing Mar 13, 2027 up to and excluding the maturity date	On each March and September 13, commencing Mar 13, 2026 up to and excluding the maturity date	On each March and September 14, commencing Mar 14, 2026 up to and excluding the maturity date
	Coupons/dividends	,		
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.20%		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatan
20 21	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
21	ii convertible, manuatory or optional conversion	17//	14/71	1977
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
33	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus		
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement		
	Pricing Supplement (if applicable)			
	- · · · · · · · · · · · · · · · · · · ·	Final Terms - CUSIP: 06376D6E9	Final Terms - CUSIP: 06368MLJ1	Final Terms - CUSIP: 06368MLL6

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Amount recognised in regulatory capital Currency in Reliable N/A					
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10	8		N/A	N/A	N/A
11 Cirginal table of states of Statument Dated Dated Dated Dated Dated Dated Dated Dated 14-Mar-2025 14-Mar-2040 1	9	Par value of instrument	0.292	0.05	USD 0.033
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14, commencing Mar 14, 2026 up to and excluding the maturity date up to and excluding the sample up to and excluding the sample up to and excludin					
14, commencing Mar 14, 2026 up to and excluding the maturity date up to and excluding the sample up to and excluding the sample up to and excludin					
14, commencing Mar 14, 2026 up to and excluding the maturity date up to and excluding the sample up to and excluding the sample up to and excludin			On each March and September	On each March and September	On each March and September
date date date date date Coupons/dividends Fixed					14, commencing Mar 14, 2026
Coupons/dividends				,	up to and excluding the maturity
Fixed of Tloating dividend/coupon	16		date	date	date
18	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	18			Zero coupon, 6.15%	Zero coupon, 7.90%
Mandatory Mandatory Mandatory Mandatory	19		No	No	No
Existence of a step up or other incentive to redeem No	20		Mondatory	Mandatan	Mandatan
22 Noncumulative or cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Non-convertible		,	, ,		
24 If convertible, conversion trigger (s) N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A				-	
25 If convertible, fully or partially N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
26 If convertible, conversion rate N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A		, 55 ()			
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, pull or partial 33 If write-down, permanent or temporary If temporary write-down, description of write-down mechanism 34a Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 35 Non-compliant transitioned features 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/		, , , , , , , , , , , , , , , , , , , ,			
29 into N/A	28				
30 Write-down feature No No No No No No No No No No No No No	30	, , ,	NI/A	N/A	N/A
31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write-down mechanism 34a Type of subordination Exemption from subordination Exemption from subordination Exemption from subordination Exemption from subordination Exemption from subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Dep					
32 If write-down, full or partial 33 If write-down, permanent or temporary 1f 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) Pari pasu to Deposit Liabilities Pari pasu to Deposit L			··-	· ·-	· ·-
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) Non-compliant transitioned features No No No No No No No No No No No No No N	32	If write-down, full or partial			
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 Non-compliant transitioned features No No No No No No No No No No No No No	33				
Type of subordination Exemption from subordination Exemp	2/1	· · · · · · · · · · · · · · · · · · ·			
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities			Exemption from subordination	Exemption from subordination	Exemption from subordination
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features No No No No No No No No No N					
36 Non-compliant transitioned features No No No No No No No No No No No No No		, , , , , , , , , , , , , , , , , , , ,	Deduces to D. S. 11 1 1000	Designation Designation of the Control of the Contr	Deduced by 1911 1999
37 If yes, specify non-compliant features N/A N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)			·		·
Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)		'			
Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	<u> </u>				
Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)					
Pricing Supplement (if applicable)					
		Supprement to Base Shelf Prospectus (if applicable)			
		Pricing Supplement (if applicable)			
	1		Final Terms - CUSIP: 06368MLN	Final Terms - CUSIP: 06368MLM	Final Terms - CUSIP: 06368MLK

/¢ million	tures Of Regulatory Capital Instruments			
nollilin <i>¢)</i>	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		50	50
2	for private placement)	06376D6G4	06376D6H2	06376D6F6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	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
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other 12 to monument	Other 12 to menument	other 12 to monument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 10 Liability - fair value option	USD 1.285 Liability - fair value option	USD 40 Liability - fair value option
11	Original date of issuance / Settlement	17-Mar-2025	18-Mar-2025	19-Mar-2025
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity	17-Sep-2032	18-Mar-2030	19-Sep-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 17-Sep-2025	At par on 18-Mar-2026	At par on 19-Sep-2025
		At par on each March and September 17, commencing Sep	At par on each March and September 18, commencing Mar	At par on each March and September 19, commencing Mar
		17, 2025 up to and excluding the	18, 2026 up to and excluding the	19, 2025 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
				maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	
17 18	Fixed or floating dividend/coupon	Fixed 5.25%	Fixed 4.70%	Fixed
17 18 19		Fixed 5.25%		Fixed
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	5.25% No	4.70% No	Fixed 5.10% 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	5.25% No Mandatory	4.70% No Mandatory	Fixed 5.10% No Mandatory
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	5.25% No	4.70% No	Fixed 5.10% No
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	5.25% No Mandatory No Cumulative Non-convertible	4.70% No Mandatory No Cumulative Non-convertible	Fixed 5.10% 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)	5.25% No Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	Fixed 5.10% 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	5.25% No Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	5.25% No Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.10% 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	5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	A.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.10% 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 Write-down feature If write-down, write-down trigger (s)	5.25% 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	Fixed 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	5.25% 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	Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	5.25% 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	Fixed 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	5.25% 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	Fixed 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	5.25% 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	Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	5.25% 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	Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	5.25% 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	Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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	A.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	Fixed 5.10% 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	S.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	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	Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	S.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	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 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, ull or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	S.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	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	Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	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 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
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, pull or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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)	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 N/A MTN Prospectus	A.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Fixed 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
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5 füglicher zeich zeichgrungsprochsche NVA NVA NVA NVA NVA NVA NVA NVA NVA NVA		Regulatory treatment			
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9 Per value of instrument USBO 22 De According classification (1980 02) According clas	8		N/A	N/A	N/A
10					USD 0.255
22 Perpetual or dated Da					
13 Original maturity date / Final maturity 20-Mar-2040 21-Mar-2028 21-Mar-2028 21-Mar-2028 21-Mar-2028 21-Mar-2028 21-Mar-2026 21-Mar-2028	11		20-Mar-2025		
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On each March and September 20, commencing Mar 20, 2026 September 21, commencing Sep 21,					
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16 Subsequent call dates, if applicable date maturity date date Coupons/filvidends					
Coupons/dividends	16	Subsequent call dates, if applicable	,		
18					
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Existence of a step up or other incentive to redeem No No No No No No No No No No No No No	20		Mandatan	Mondoton	Mandatan
22 Noncumulative or cumulative			· · · · · · · · · · · · · · · · · · ·	, ,	,
Convertible or non-convertible Non-convertible Non-convertible Non-convertible Non-convertible					
24 If convertible, conversion trigger (s) N/A N/A N/A N/A 25 If convertible, fully or partially N/A N/A N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into 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					
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32					1.0
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36 Non-compliant transitioned features No No No No No No No No No No No No No	35		Pori popu to Deposit Link 994	Pori popu to Danasit Liabiliti	Pori populto Panasit I intiliti
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Pricing Supplement (if applicable)		Prospectus			
Pricing Supplement (if applicable)		Cumplement to Page Chalf December of the audit and			
		Supplement to base Shell Prospectus (If applicable)			
Final Terms - CUSIP: 06368MLZ4 Final Terms - CUSIP: 06368MMQ Final Terms - CUSIP: 06368MM		Pricing Supplement (if applicable)			
			Final Terms - CUSIP: 06368MLZ	Final Terms - CUSIP: 06368MMC	Final Terms - CUSIP: 06368MMA

/¢ million	tures Of Regulatory Capital Instruments			
nollilin <i>¢)</i>	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	<u> </u>	50	50
2	for private placement)	06376D6R0	06376D6P4	06376D6Q2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	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
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
-	Amount recognised in regulatory capital (Currency in	other 12 to mendment		other 12 to motivation
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 20 Liability - fair value option	USD 3 Liability - fair value option	USD 5 Liability - fair value option
11	Original date of issuance / Settlement	24-Mar-2025	25-Mar-2025	27-Mar-2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	24-Mar-2028	25-Mar-2030	27-Mar-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 24-Sep-2025	At par on 25-Mar-2026	At par on 27-Mar-2026
		At par on each March and	At par on each March and	At par on each March and
		September 24, commencing Sep 24, 2025 up to and excluding the	September 25, commencing Mar 25, 2026 up to and excluding the	September 27, commencing Mar 27, 2026 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends		-	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	5.03% No	5.00% No	5.00% No
13	Fully discretionary, partially discretionary or	110	140	140
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative		0 1 (No
	Convertible or non-convertible	Cumulative Non-convertible	Cumulative	Cumulative
23	Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	-
23 24 25	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Non-convertible N/A N/A	Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
24 25 26	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	Non-convertible N/A N/A	Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
24 25 26 27	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
24 25 26	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
24 25 26 27 28	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
24 25 26 27 28 29 30 31 32 33	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
24 25 26 27 28 29 30 31 32 33 34 34a	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Non-convertible 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	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
24 25 26 27 28 29 30 31 32 33 34 34a	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-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 Exemption from subordination Pari pasu to Deposit Liabilities	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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Non-convertible N/A N/A N/A N/A N/A N/A 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	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
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Non-convertible N/A N/A N/A N/A N/A N/A 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	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
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A 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 N/A MTN Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33 34 343 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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
24 25 26 27 28 29 30 31 32 33 34 343 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 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 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 N/A MTN Prospectus
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A 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 N/A MTN Prospectus MTN Prospectus Supplement

1¢ million	tures Of Regulatory Capital Instruments s except as noted)			
nollilin <i>¢)</i>	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		50	50
2	for private placement)	06376D6L3	06368MLY8	06376D6M1
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	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
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other 12 to monument	Other 12 to menument	other 12 to monument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 2.453 Liability - fair value option	1.85 Liability - fair value option	USD 0.94 Liability - fair value option
11	Original date of issuance / Settlement	27-Mar-2025	27-Mar-2025	27-Mar-2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	27-Mar-2028	27-Mar-2030	27-Mar-2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 27-Sep-2025	At par on 27-Mar-2027	At par on 27-Mar-2027
		At par on each March and	At par on each March and	At par on each March and
		September 27, commencing Sep	September 27, commencing Mar	September 27, commencing Mar 27, 2027 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	27, 2027 up to and excluding the 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	4.75% No	3.40% No	5.30%
19	existence of a dividend stopper	INO	IINO	
	Fully discretionary, partially discretionary or			No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	No Mandatory
21	mandatory Existence of a step up or other incentive to redeem	No	Mandatory No	Mandatory No
21 22	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	Mandatory No Cumulative	Mandatory No Cumulative
21 22 23	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
21 22	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	Mandatory No Cumulative	Mandatory No Cumulative
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, tully or partially If convertible, conversion rate	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	No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26 27	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate	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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A 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	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 N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A 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 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 Poolution 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 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	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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 NO Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	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 Poolution 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 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, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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 NO Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	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 NO Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in 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 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 Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	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 Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 MTN Prospectus Supplement

(\$ million	tures Of Regulatory Capital Instruments			
	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BINO	BING	BING
2	for private placement)	06368MLX0	06376D6N9	06368MMQ4
		Describera of Outralia and the James	Describera of Outrain and the laws	Description of Ontario and the James
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13	or carrada applicable tricion.	or carrada approació moren.	or canada apprecisio aloren.
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment	N/A	N/A	N/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
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	0.7	USD 0.412	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	27-Mar-2025	27-Mar-2025	28-Mar-2025
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 27-Mar-2030	Dated 27-Mar-2037	Dated 28-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 27-Mar-2027	At par on 27-Mar-2027	28-Mar-26
		l.,		
		At par on each March and September 27, commencing Mar	At par on each March and September 27, commencing Mar	On each March and September 28, commencing Mar 28, 2026
		27, 2027 up to and excluding the	27, 2027 up to and excluding the	up to and excluding the maturity
16	Subsequent call dates, if applicable	maturity date	maturity date	date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Eliza d
18	rixed of floating dividend/coupon			
	Coupon rate and any related index			Fixed Zero coupon, 3.96%
19	Coupon rate and any related index Existence of a dividend stopper	3.69% No	5.40% No	
	Existence of a dividend stopper Fully discretionary, partially discretionary or	3.69% No	5.40% No	Zero coupon, 3.96% No
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	3.69% No Mandatory	5.40% No Mandatory	Zero coupon, 3.96% 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	3.69% No Mandatory No	5.40% No Mandatory No	Zero coupon, 3.96% No Mandatory No
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	3.69% No Mandatory	5.40% No Mandatory No Cumulative Non-convertible	Zero coupon, 3.96% No Mandatory
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)	3.69% No Mandatory No Cumulative Non-convertible N/A	5.40% No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 3.96% 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	3.69% No Mandatory No Cumulative Non-convertible N/A N/A	5.40% No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 3.96% No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	3.69% No Mandatory No Cumulative Non-convertible N/A	5.40% No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 3.96% No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	3.69% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 3.96% 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	3.69% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 3.96% 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	3.69% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 3.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	3.69% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 3.96% 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	3.69% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.96% 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	3.69% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.96% 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence 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	3.69% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.96% 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	3.69% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.96% 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-	3.69% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.96% 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	3.69% No Mandatory No Cumulative Non-convertible 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	Zero coupon, 3.96% 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	3.69% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination	Zero coupon, 3.96% 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)	3.69% 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	5.40% 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	Zero coupon, 3.96% 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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	3.69% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	S.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	Zero coupon, 3.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	3.69% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	S.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	Zero coupon, 3.96% 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	3.69% 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 Pori pasu to Deposit Liabilities No N/A N/A	Zero coupon, 3.96% 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	3.69% 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	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 N/A MTN Prospectus	Zero coupon, 3.96% 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	3.69% 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	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	Zero coupon, 3.96% 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			
nollilin <i>¢)</i>	s except as noted)			
			Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Diric	Direction	Diric
2	for private placement)	06368MMP6	06376D6S8	06368MMU5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEXO Instrument	Other TEXO Instrument	Other TEXO Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1.05	USD 3	1.046
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 28-Mar-2025	Liability - fair value option 4-Apr-2025	Liability - fair value option 4-Apr-2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Mar-2030	4-Apr-2030	4-Apr-2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 28-Mar-2026	At par on 4-Apr-2026	At par on 4-Apr-2026
		At par on each March and	At par on each April and October	At par on each April and October
		September 28, commencing Mar	4, commencing Apr 4, 2026 up	4, commencing Apr 4, 2026 up
		28, 2026 up to and excluding the	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable	maturity date	date	date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.55%		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatany	Mandatan	Mandatany
20	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	, , , , , , , , , , , , , , , , , , ,			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No No	No	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
	Docition in subordination biasarahusis lisusidation (s. 15			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus		MTN Prospectus	
	Supplement to Base Shelf Prospectus (if applicable)			
-			MTN Prospectus Supplement	
1				
	Pricing Supplement (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368MMP	Final Terms - CUSIP: 06376D6S8	Final Terms - CUSIP: 06368MML

Included in TLAC not included in TLAC not included in regulatory capital regulatory regulatory regulatory regulatory regulatory capital regulatory regulato		tures Of Regulatory Capital Instruments s except as noted)			
Tourie Service (Contract) Province of Contact and The laws Province of Contact a	(\$ IIIIIIIIII	s ехсерс as посеи)			
Susset SMO					Included in TLAC not included in
Contraction Contraction	1	lection			
2 or protect psecement 3 society of the list content of the lists of Canada applicable therein of Canad	1		ВМО	BIVIO	BINO
Something basels of the instrument of Scioland applicable therein of Caronical and the laws of Caronical subjects by which enforceability requirement of Scioland applicable therein of Caronical applicable therein of Caronical subjects by which enforceability requirement of Scioland applicable therein of Caronical and Caronical Caronic	2		06368MMT8	06368MMW1	06368MNH3
A committee work of contract applicable therein of Canada applicable therein of the TAC fem Steet is achieved for other TAC eligible instruments several period for the TAC fem Steet is achieved for other TAC eligible instruments period for other tack expected for other tack expected for other tack expected for other tack eligible instruments are committed for other tack expected for othe		To produce processes,	00000		000001111111
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13 of the TLAC from Shored is achieved figor other TLAC eligible instruments growered by foreign table (a) and the test protection of the	3		of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
Beguidory recruent Contractual Contractu	3a	, , ,			
At par on each April and October At par on each April and October	50	·	Contractual	Contractual	Contractual
4 Transitional Basel Incides NPA NPA NPA NPA NPA NPA NPA NPA NPA NPA		0 ,			
6 Rigible et valolgroupsgrappsonto 7 Instrument type 8 Amount recognised in regulatory capital (currency in 9 Per value of instrument 10 Congrate of not recent reporting dator) 11 Original fines of lawares of statement 12 Per value of instrument 13 Original fines of lawares of Stetlement 14 Apr-2025 12 Per petual or state 13 Original fines of lawares of Stetlement 14 Apr-2025 13 Original muturity dato / Fred manurity 14 Issuer call subject to prior supervisory approval 14 Issuer call subject to prior supervisory approval 15 Issuer call subject to prior supervisory approval 16 Optional call date, contingent call dates and reference of a feet prior supervisory approval 16 Subsequent call dates, if applicable 17 Original call date, contingent call dates and reference of a feet prior supervisory approval 18 Subsequent call dates, if applicable 19 Subsequent call dates, if applicable 19 Subsequent call dates, if applicable 19 Subsequent call dates, if applicable 19 Subsequent call dates, if applicable 19 Subsequent call dates, if applicable 19 Subsequent call dates, if applicable 10 Optional call date, contingent call dates and reference of a step up or above incomment of prior date of subsequent call dates, if applicable date of subsequent call dates, if applicable date of subsequent call dates, if applicable date of subsequent call dates, if applicable date of subsequent call dates, if applicable date of subsequent call dates, if applicable date of subsequent call dates, if applicable date of subsequent call dates, if applicable date of subsequent call dates, if applicable date of subsequent call dates and application of subsequent call dates, if applicable date of subsequent call dates, if applicable date of subsequent call dates, if applicable date of subsequent call dates, if applicable date of subsequent call dates, if applicable date of subsequent call dates, if applicable date of subsequent call dates, if applicable date of subsequent call dates, if applicable date of subsequent call dates, if applicable dat	4		N/A	N/A	N/A
Anount registed in registed registed year applied (Currency in Minimum, as of most revent reporting date) Anount registed in registed or registed (Currency in Minimum, as of most revent reporting date) Anount registed in registed (Currency in Minimum, as of most revent reporting date) Anount registed (Currency in Minimum, as of most revent reporting date) Anount registed (Currency in Minimum, as of most revent reporting date) Anount registed (Currency in Minimum, as of most revent registed (Currency in Minimum, as of					
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8 millions, as of most recent reporting dates) 9. Per value of instrument 10. Accounting classification 11. Original date of issuance-state 12. Perpetual or dated 12. Perpetual or dated 12. Perpetual or dated 13. Original date of issuance-state (Paral maturity) 14. Issuer call subject to prior supervisory approval 15. Original manufacture state (Paral maturity) 16. Issuer call subject to prior supervisory approval 16. Optional call date, contingent call dates and 16. Optional call date, contingent call dates and 17. Product of control optional call dates and 18. Subsequent call dates, if applicable 18. Subsequent call dates, if applicable 19. Subsequent call dates, if applicable 19. Subsequent call dates, if applicable 19. Subsequent call dates, if applicable (Paral maturity) 19. Subsequent call dates, if applicable	7		Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
9 Par value of instrument Uability - 1eir value option Lability - 1eir value option Lability - 1eir value option Lability - 1eir value option Lability - 1eir value option Lability - 1eir value option Lability - 1eir value option Dated PAPP-2025 4-APP-2025 Q		N/Δ	N/A	N/A	
10					USD 0.3
1.1 Original cate of issuance / Settlement					
12 Perpetual or dated Da					4-Apr-2025
At par on each April and October At par on 4-Apr-2026 At par on 4-Apr-2026 At par on each April and October At par on each April and October At par on 4-Apr-2026 At par on each April and October		Perpetual or dated			
At par on each April and October 4. commencing Apr 4. 2026 up 4. commencing Apr 4. 2026 up 4. and excluding the maturity date At par on each April and October 4. commencing Apr 4. 2026 up 4. and excluding the maturity date Coupons/dividends					4-Apr-2040
At par on each April and October 4, commencing Apr 4, 2026 up 4, commencin	14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
At par on each April and October 4, commencing Apr 4, 2026 up to and excluding the maturity date decluding the maturity date and excluding the maturity date date and excluding the maturity date decluding the maturity date date and excluding the maturity date and excluding the maturity date and excluding the maturity date date and excluding the maturity date date and excluding the maturity date date and excluding the maturity date date and excluding the maturity date and exc	15		At par on 4-Apr-2026	At par on 4-Apr-2026	At par on 4-Apr-2026
16 Subsequent call dates, if applicable date date Coupon/dividends Fixed				· ·	At par on each April and October 4, commencing Apr 4, 2026 up
17	16				
18		, ,	Pived	Fixed	Fixed
Fully discretionary, partially discretionary or andatory 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					
Fully discretionary, partially discretionary or 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		,			
mandatory Mandatory 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	13		140	140	140
Existence of a step up or other incentive to redeem No No No No No No No Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Non-convertible Non-c	20		Mandatory	Mandatory	Mandatory
23 Convertible or non-convertible Non-converti		Existence of a step up or other incentive to redeem	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 N/A 26 If convertible, conversion rate N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into 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	22	Noncumulative or cumulative		Cumulative	Cumulative
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	23				
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		, 55 ()			
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 N/A N/A N/A N/A 30 Write-down feature No No No No 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary If temporary write-down, description of write-down mechanism 33 If write-down, description of write-down mechanism 34 Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities No No No 37 If yes, specify non-compliant features No N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)			-	-	
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts 29 into N/A N/A N/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 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 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No No No No No No No No No No N	20	If convertible specify instrument type convertible into			
29 into N/A N/A N/A N/A 30 Write-down feature No No No No 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If temporary write-down, description of write-down mechanism 34 down mechanism 35 Type of subordination Exemption from subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) An instrument type immediately senior to instrument) No No No No 37 If yes, specify non-compliant features No N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	28				
30 Write-down feature No No No No No No No No No No No No No	29	· · · · ·	N/A	N/A	N/A
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34 down mechanism Exemption from subordination Exempti	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 Pari pasu to Deposit Liabilities Non-compliant transitioned features No No No No 1f yes, specify non-compliant features N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)		If temporary write-down, description of write-			
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36 Non-compliant transitioned features No No No No No No No No No No No No No		Position in subordination hierarchy in liquidation (specify			
37 If yes, specify non-compliant features N/A N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)			·		
Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)					
Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	37	If yes, specify non-compliant features	N/A	N/A	N/A
Pricing Supplement (if applicable)					
		Supplement to Base Shelf Prospectus (if applicable)			
		Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368MMT	Final Terms - CUSIP: 06368MMV	Final Terms - CUSIP: 06368MNH

April		tures Of Regulatory Capital Instruments			
1 Insurer 2 Or Invited Recording Page 2009, SN, or Biborobery denderfor 2 Or Invited Recording Page 2009, SN, or Biborobery denderfor 3 Soverning based of the instrument 4 Soverning based of the instrument 5 Soverning based of the instrument 6 Soverning based of the instrument 7 Soverning based of the instrument 8 Soverning based of the instrument 8 Soverning based of the instrument 9 Province of Orlancia and the laws 9 Province of Orlancia and the laws 9 Orlandia applicable therein 9 Canadas applicable therein 9 Canadas applicable therein 9 Canadas applicable therein 9 Canadas applicable therein 9 Canadas applicable therein 9 Canadas applicable therein 1 Description of the Invited Page 2009 (Contractual) 1 Description of the Invited Page 2009 (Contractual) 1 Description of the Invited Page 2009 (Contractual) 1 Description of the Invited Page 2009 (Contractual) 1 Description of the Invited Page 2009 (Contractual) 1 Description of the Invited Page 2009 (Contractual) 1 Description of the Invited Page 2009 (Contractual) 2 Description of the Invited Page 2009 (Contractual) 2 Description of the Invited Page 2009 (Contractual) 2 Description of the Invited Page 2009 (Contractual) 2 Description of the Invited Page 2009 (Contractual) 2 Description of Invited Page 2009 (Contractual) 2 Description of Invited Page 2009 (Contractual) 2 Description of Invited Page 2009 (Contractual) 2 Description of Invited Page 2009 (Contractual) 2 Description of Invited Page 2009 (Contractual) 2 Description of Invited Page 2009 (Contractual) 2 Description of Invited Page 2009 (Contractual) 2 Description of Invited Page 2009 (Contractual) 2 Description of Invited Page 2009 (Contractual) 2 Description of Invited Page 2009 (Contractual) 2 Description of Invited Page 2009 (Contractual) 2 Description of Invited Page 2009 (Contractual) 2 Description of Invited Page 2009 (Contractual) 2 Description of Invited Page 2009 (Contractual) 2 Description of Invited Page 2009 (Contractual) 2 Description of Invited Page 2009 (Contractual) 2 Description of	(\$ million	s except as noted)			
1 tourner control for the CUSP, SIN, or Boomberg identifier 1 tourner control for Province of Ortanio and the laws 1 tourner control for Province of Ortanio and the laws 1 tourner control for the province of Ortanio and the laws 2 tourner control for the Cusp of Caracta applicable therein of Caracta appli					
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3 Contracting learly of the instrument of Schotch 19 Province of Ottasio and the laws of Canada applicable therein of Canada applica					20
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A Governing Levis) of the instrument of Canada applicable herein of Canada applicable herein of Canada applicable herein of the ITAC frem Short is scheeced (for other ITAC eligible instruments governed by foreign level) in ITAC eligible instruments governed by foreign level in ITAC eligible instruments governed by foreign level in ITAC eligible instruments governed by foreign level in ITAC eligible in ITAC elig					
Means by white reforceability requirement of Section 13			Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
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Instrument governed by foreign law) Regulatory retreatment A Transitional State III rules N/A NA NA NA E Province I rules N/A NA NA NA E Province I rules N/A NA NA NA E Province I rules N/A NA NA NA E Province I rules N/A NA NA E Province I rules N/A NA NA E Province I rules N/A NA NA E Province I rules N/A NA NA E Province I rules N/A NA NA E Province I rules N/A NA NA E Province I rules N/A NA NA E Province I rules N/A NA NA E Province I rules N/A NA NA E Province I rules N/A NA NA E Province I rules N/A NA NA E Province I rules N/A NA NA E Province I rules N/A NA E Province I rule		Means by which enforceability requirement of Section 13			
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6 Bigble at son/group/proup/sould company of the co	4		N/A	N/A	N/A
Instrument togethed in regulatory capital (currency in NA NA NA NA NA NA NA NA					
Amount recognised in regulatory capital Currency in N/A			-		-
9 Par value of instrument Usb 1 Date Usb 5 Date Dat	,		outer 12 to mondification		Other 12 to motivation
10 Accounting classification Liability - fair value option Liability - fair value option Liability - fair value option 10 - Apr-2025 10 - Apr-20					
10 Original date of issuance / settlement					USD 3
23 Detect Dated					10-Apr-2025
At par on each January, April. July, and October 9. Subsequent call date, if applicable At par on each January, April. July, and October 8. Coupport/initional maturity At par on each January, April. July, and October 8. Coupport/initional maturity At par on each January, April. July, and October 8. Coupport/initional maturity At par on each April and October 10. commencing Apr 10. 2026 up 10. commencing Apr 10. commenci		Perpetual or dated			
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commencing Apr 08, 2026 up to and excluding the maturity date date Coupons/dividends					
Coupons/dividends					to and excluding the maturity
17	16		and excluding the maturity date	date	date
18	17		Fixed	Fixed	Fixed
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory 20 mandatory Mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No No No No No No No No No No No	18	Coupon rate and any related index		5.15%	5.10%
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 Cumulative Cumulative Cumulative Cumulative Non-convertible	19		No	No	No
21	20	, , , , , , , , , , , , , , , , , , , ,	Mandatory	Mandatory	Mandatory
22 Noncumulative or cumulative Cumulative Cumulative Cumulative Cumulative 23 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 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 instrument it converts 31 If convertible, specify issuer of instrument it converts 32 If convertible, specify issuer of instrument it converts 33 If write-down, write-down trigger (s) 34 If write-down, write-down trigger (s) 35 If write-down, permanent or temporary 4 If temporary write-down, description of write-down mechanism 34a Type of subordination Exemption from subordination 4 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	22	Noncumulative or cumulative			
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 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 N/A N/A N/A 30 Write-down feature No No No No No No No No No If write-down, permanent or temporary If temporary write-down, description of write-down mechanism 31 If 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					
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27			-		
If convertible, specify issuer of instrument it converts N/A N/A N/A N/A N/A N/A N/A N/	27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts N/A N/A N/A N/A N/A N/A N/A N/	30	If convertible enceify instrument to a convertible in			
29 into N/A N/A N/A N/A 30 Write-down feature No No No No No 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 35 Type of subordination 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	28				
31	29		N/A	N/A	N/A
32			No	No	No
33					
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) No No No No No No No No No No No No No N					
Type of subordination Position in subordination Exemption from subordination Exemption f					
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit L			Examples from subset 19 19	Examples from sub- P - P	Examples from sub- P - C
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features No No No No No No No No No No No No No	34a	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 No No No No		Position in subordination hierarchy in liquidation (specify			
37 If yes, specify non-compliant features N/A N/A N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement		instrument type immediately senior to instrument)	·		Pari pasu to Deposit Liabilities
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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					
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Pricing Supplement (if applicable)		Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
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			Final Terms - CUSIP: 06376D6W	Final Terms - CUSIP: 06376D6T6	Final Terms - CUSIP: 06376D6U3

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	is except as noted)			
į i				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	BMO	BINIO	BINO
2	for private placement)	06376D6V1	06368MNG5	06368MNM2
	- F			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
22	Means by which enforceability 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 2.966		0.204
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10-Apr-2025	8-Apr-2025	14-Apr-2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10-Apr-2028	8-Apr-2035	14-Apr-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-Oct-2025	At par on 08-Apr-2026	At par on 14-Apr-2026
		At par on each April and October 10, commencing Oct 10, 2025	At par on each April and October 8, commencing Apr 8, 2026 up	At par on each April and October
16	Cubesquest cell dates if applicable	up to and excluding the maturity date	to and excluding the maturity date	to and excluding the maturity date
16	Subsequent call dates, if applicable Coupons/dividends	uate	uate	uate
17	Fixed or floating dividend/coupon	Fixed	Fixed	
1/				Fixed
18	Coupon rate and any related index	4.75%	4.05%	Fixed 3.45%
	Coupon rate and any related index Existence of a dividend stopper	4.75% No	4.05% No	
18 19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	3.45% No
18 19 20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatory	3.45% No Mandatory
18 19 20 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	No Mandatory No	3.45% No Mandatory No
18 19 20 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative	3.45% No Mandatory No Cumulative
18 19 20 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No	3.45% No Mandatory No Cumulative Non-convertible
18 19 20 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative Non-convertible	3.45% No Mandatory No Cumulative
18 19 20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, 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	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, 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	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	3.45% 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, 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	3.45% 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 N/A	3.45% 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence 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	No Mandatory No Cumulative Non-convertible 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, 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 N/A	3.45% 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 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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 N/A	3.45% 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 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	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	3.45% 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	3.45% 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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	3.45% 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 No Exemption from subordination Pari pasu to Deposit Liabilities	3.45% 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 35 36 37	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	3.45% 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 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	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features 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 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	3.45% 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

()	except as noted)			
				Included in TLAC not included in
1	Icquar	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BIVIO	ВМО	ВМО
2 f	for private placement)	06368MNN0	06368MNL4	06368MNK6
	private placement,	00000	000000000000000000000000000000000000000	0000011111110
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(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	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 r	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
	Par value of instrument	0.2	USD 1.09	0.715
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	14-Apr-2025	14-Apr-2025	14-Apr-2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	14-Apr-2028	14-Apr-2028	14-Apr-2040
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 14-Apr-2026	At par on 14-Apr-2026	14-Apr-26
		·	At par on each April and October	
		14, commencing Apr 14, 2026 up to and excluding the maturity	14, commencing Apr 14, 2026 up to and excluding the maturity	On each April and October 14, commencing Apr 14, 2026 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	3.30%		Zero coupon, 5.85%
19	Existence of a dividend stopper	No	No	No
20 .	Fully discretionary, partially discretionary or	Mandatan	Mondoton	Mandatan
20 r 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 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
21	ii convertible, manuatory or optional conversion	TWA	19/7	13/73
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
33	If temporary write-down, description of write-			
34	down mechanism			
	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify	Dada-a-ta D. 1911 1999	Davi	Deduces to D. 1911 1999
35 i 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
	If yes, specify non-compliant features	N/A	N/A	N/A
		14/1	17/1	19/1
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Supplication to Base Stier Prospectus (if applicable)			

	tures Of Regulatory Capital Instruments s except as noted)			
(Ş IIIIIII ÇI	s except as noted)			
				Included in TLAC not included in
1	leguer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BIVIO	ВМО	ВМО
2	for private placement)	06368MNA8	06368MMZ4	06368MNU4
	,			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability 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 0.25		USD 1.64
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	16-Apr-2025	16-Apr-2025	17-Apr-2025
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 16-Apr-2040	Dated 16-Apr-2040	Dated 17-Apr-2040
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Province and Epperatu			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 16-Apr-2030	At par on 16-Apr-2030	17-Apr-26
		At par on each April and October	At par on each April and October	
		·	16, commencing Apr 16, 2030 up	On each April and October 17,
		to and excluding the maturity	to and excluding the maturity	commencing Apr 17, 2026 up to
16	Subsequent call dates, if applicable	date	date	and excluding the maturity date
17	Coupons/dividends	Eivad	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.58%		Zero coupon, 8.3%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
23	Convertible or non-convertible If convertible, conversion trigger (s)	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 specific instrument to a second to the seco			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
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	IVA	IN/A	IN/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
	- 0	Final Terms - CUSIP: 06368MNA	Final Terms - CUSIP: 06368MMZ	Final Terms - CUSIP: 06368MNU

	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	000707070	0007070701/5	00070707070
2	for private placement)	06376D6X7	06376D6Y5	06376D6Z2
		Description of October and the laws	Danie a af Oataia and the laws	Description of Outside and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
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 2	N/A USD 3	N/A USD 1.097
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	24-Apr-2025		30-Apr-2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	24-Apr-2030		30-Apr-2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 24-Apr-2026	At par on 24-Apr-2026	At par on 30-Apr-2026
16	Subsequent call dates, if applicable		At par on each April and October 24, commencing Apr 24, 2026 up to and excluding the maturity date	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed 5 150/	Fixed 5 00%	Fixed 5 20%
18 19	Coupon rate and any related index Existence of a dividend stopper	5.15% No	5.00% No	5.20% 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			
	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
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to base shell Frospectus (II applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06376D6X7	Final Terms - CUSIP: 06376D6Y5	Final Terms - CUSIP: 06376D6Z2