	n Features Of Regulatory Capital Instruments		
	ions 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
	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)	23,554	200
9 10	Par value of instrument Accounting classification	N/A Shareholders' Equity	200 Shareholders' Equity
11	Original date of issuance	Various	05-Jun-2015
12	Perpetual or dated Original maturity date	Perpetual No Maturity	Perpetual No Maturity
13	Original maturity date	No Waturity	Notwitty
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	N/A N/A	Yes 25-Aug-2025 Redemable at
13	Optional can date, contingent can dates and redemption amount	NA	Par. No contingent call dates.
16	Subsequent call dates, if applicable		Every 5 years
	Coupons / dividends Fixed or floating dividend/coupon	N/A	
		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
			(a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or apency 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 the 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
	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
35	Position in subordination hierarchy in liquidation (specify instrument type immediately	Preferred Shares	Subordinated Debt
	senior to instrument) Non-compliant transitioned features	No	No
_	If you want to be a second to the fact to the second to th	N/A	N/A
_	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus		Short Form Base Shelf Prospectus - Mar 13 14
_			
_	Prospectus / Base Shelf Prospectus / Short Form Prospectus		Prospectus - Mar 13 14 Prospectus Suppl Class B Pref

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

Mai	n Features Of Regulatory Capital Instruments		
	ions except as noted)	Included in both regulatory	Included in both regulatory
		capital and TLAC Preferred Shares Class B -	capital and TLAC Preferred Shares Class B -
		Series 44	Series 50
1	Issuer	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	06368B207 Canadian Federal and applicable Provincial laws	06368D4E1 Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A
4	Regulatory treatment Transitional Basel III rules	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules Eligible at solo/group/group&solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo
	Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Preferred Shares
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	400	500
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
19	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
22	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Non-cumulative Convertible	Non-cumulative Convertible
		Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable.	that the Superintendent of Financial Institutions is of the opinion that the
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event
	If convertible, conversion rate	quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding Series 50 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory Common Shares	Mandatory Common Shares
	If convertible, specify issuer of instrument it converts into Write-down feature	Bank of Montreal No	Bank of Montreal No
31	If write-down, write-down trigger(s)	N/A N/A	N/A N/A
33 34		N/A N/A N/A	N/A N/A N/A
	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)		
(1) Th	e term "convertible" in the above table is interpreted to mean convertible into common		

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

Mai	n Features Of Regulatory Capital Instruments				
\$ mill	ions except as noted)	Included in both regulatory	Included in both regulatory	Included in both regulatory	Included in both regulatory
		capital and TLAC Preferred Shares Class B -	capital and TLAC 4.800% Additional Tier 1	capital and TLAC Limited Recourse Capital	capital and TLAC Limited Recourse Capital
		Series 52	Capital Notes	Notes, Series 1	Notes, Series 2
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	06368LHJ8	06368B5P9	06368DJQ8	06368DA87
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	State of New York, the Province of Ontario and the	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is	N/A	laws of Canada N/A	N/A	N/A
	achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment	N/A	IN/A	N/A	N/A
	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
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	650	658	1,250	750
	Par value of instrument Accounting classification	650 Shareholders' Equity	USD 500 Shareholders' Equity	1,250 Shareholders' Equity	750 Shareholders' Equity
	-		, ,	, ,	' '
12	Original date of issuance Perpetual or dated	31-Jan-2023 Perpetual	30-Jul-2019 Perpetual	16-Sep-2020 Dated	15-Mar-2022 Dated
13	Original maturity date	No Maturity	No Maturity	26-Nov-2080	26-May-2082
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Redeemable during the period from April 26, 2028	Redeemable on or after 25- Aug-2024, and every six	Redeemable on or after 26- Oct-2025 at Par. No	Redeemable on or after 26- Apr-2027 at Par. No
		to and including May 26, 2028 at par. No contingent	months thereafter at Par. No contingent call dates.	contingent call dates.	contingent call dates.
		call dates.			
16	Subsequent call dates, if applicable	Every 5 years	Every 6 months	Every 5 years	Every 5 years
17	Coupons / dividends Fixed or floating dividend/coupon	Fixed	Fixed until August 25, 2024	Fixed until November 26,	Fixed until May 26, 2027
	Coupon rate and any related index	7.057%	4.80%	2025 4.30%	5.625%
19	Existence of a dividend stopper	No	Yes	Yes	Yes
21	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Fully discretionary No	Fully discretionary No	Mandatory No	Mandatory No
	Noncumulative or cumulative Convertible or non-convertible ⁽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	Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the	Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the	Superintendent is of the opinion that the Bank has ceased, or is about to
		Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent	conversion of the Notes and all other contingent instruments issued by the	conversion of the Notes and all other contingent instruments issued by the	cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the
		instruments and taking into account any other factors or circumstances	Bank and taking into account any other factors or circumstances that	Bank and taking into account any other factors or circumstances that	Bank and taking into account any other factors or circumstances that
		that are considered relevant or appropriate, it is reasonably likely	are considered relevant or appropriate, it is reasonably likely	are considered relevant or appropriate, it is reasonably likely	are considered relevant or appropriate, it is reasonably likely
		that the viability of the Bank will be restored or maintained; or (b) a federal or provincial	that the viability of the Bank will be restored or maintained; or (b) a federal or provincial	that the viability of the Bank will be restored or maintained; or (b) a federal or provincial	that the viability of the Bank will be restored or maintained; or
		government in Canada publicly announces that the Bank has	government in Canada publicly announces that the Bank has	government in Canada publicly announces that the Bank has	(b) a federal or provincial government in Canada publicly announces that the Bank has
		accepted or agreed to accept a capital injection, or equivalent	accepted or agreed to accept a capital injection, or equivalent	accepted or agreed to accept a capital injection, or equivalent	accepted or agreed to accept a capital injection, or equivalent
		support, from the federal government or any provincial	support, from the federal government or any provincial	support, from the federal government or any provincial	support, from the federal government or any provincial
		government or political subdivision or agent or agency thereof without which the Bank would have been	government or political subdivision or agent or agency thereof without which the Bank would have been	government or political subdivision or agent or agency thereof without which the Bank would have been	government or political subdivision or agent or agency thereof without which the Bank would have been
		determined by the Superintendent of Financial Institutions to be non-	determined by the Superintendent to be non-viable.	determined by the Superintendent to be non-viable.	determined by the Superintendent to be non-viable.
		viable.			
25	If any antible falls as postially	Will fully convent into	Will fully somewhints	Mill fully appropriate	Mill fully appropriate
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
,		NVCC trigger event, each outstanding Series 52	NVCC trigger event, each outstanding note would be	NVCC trigger event, each outstanding note would be	NVCC trigger event, each outstanding note would be
		Preferred Share would be	converted to a number of	converted to a number of	converted to a number of
		converted to a number of common shares equal to the	common shares equal to the quotient obtained by	common shares equal to the 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.
	If convertible, mandatory or optional conversion	further details. Mandatory	Mandatory	Mandatory	Mandatory
29	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
	Write-down feature If write-down, write-down trigger(s)	No N/A	No N/A	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	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	N/A
u		Cub anding to d Doll:	Cub andinate d D. L.	Cubandinated Deli	Cub andinated Delic
		Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			I.s.	No
36	senior to instrument) Non-compliant transitioned features	No N/A	No N/A	No N/A	N/A
36	senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A Short Form Base Shelf	N/A	N/A Short Form Base Shelf	N/A Short Form Base Shelf
36	senior to instrument) Non-compliant transitioned features	N/A		N/A	N/A
36	senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A Short Form Base Shelf	N/A	N/A Short Form Base Shelf	N/A Short Form Base Shelf
36	senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A Short Form Base Shelf Prospectus – Dec 22, 22 Prospectus Suppl Class B Pref	N/A USD Prospectus - Apr 27 17 USD Prospectus Supplement	N/A Short Form Base Shelf Prospectus - May 23, 18 Prospectus Supplement -	N/A Short Form Base Shelf Prospectus - Jun 22, 2020 Prospectus Supplement -

⁽²⁾ 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.

(C	n Features Of Regulatory Capital Instruments				
-smil	ons except as noted)	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC
		Limited Recourse Capital Notes, Series 3	Limited Recourse Capital Notes, Series 4	Limited Recourse Capital Notes, Series 5	Limited Recourse Capital Notes, Series 6
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	06368D8W7 Canadian Federal and applicable Provincial laws	US06368LQ586 State of New York, the Province of Ontario and the laws of Canada	US06368L5Q57 State of New York, the Province of Ontario and the laws of Canada	US06368L8V16 State of New York, the Province of Ontario and the laws of Canada
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment	N/A	N/A	N/A	N/A
	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
	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Additional Tier 1 Capital	Group and Solo Additional Tier 1 Capital	Group and Solo Additional Tier 1 Capital	Group and Solo Additional Tier 1 Capital
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	Notes 1,000	Notes 1,356	Notes 1,023	Notes 1,369
	Par value of instrument	1,000	USD 1000	USD 750	USD 1000
	Accounting classification	Shareholders' Equity	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	29-Jul-2025 Dated
13	Original maturity date	26-Nov-2082	26-May-2084	26-Nov-2084	26-Nov-2085
	Issuer call subject to prior supervisory approval	Yes	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.	Redeemable on 26- November-2030 at Par. No contingent call dates.
16	Subsequent call dates, if applicable	Every 5 years	Every 3 months	Every 3 months	Every 3 months
	Coupons / dividends Fixed or floating dividend/coupon	Fixed until November 26,	Fixed until May 26, 2029	Fixed until November 26,	Fixed until November 26,
		2027	, ,	2029	2030
19	Coupon rate and any related index Existence of a dividend stopper	7.325% Yes	7.70% Yes	7.30% Yes	6.875% Yes
	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Mandatory No	Fully discretionary No	Fully discretionary No	Fully discretionary No
22	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Non-cumulative Convertible	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 visible and that, after the contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely 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 agered to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other 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 any provincial government or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or 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 the the Bank has ceased, or is about to cease, to be viable 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 political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event 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 NVCC trigger event by virtue of recourse to the Preferred	Will fully convert into common shares upon NVCI trigger event by virtue of recourse to the Preferred
26	If convertible, conversion rate If convertible, mandatory or optional conversion	quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Shares Series 54 Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement for further details.
77	convertible, managery of Optional Conversion	Mandatory Common Shares	Mandatory Common Shares	Mandatory Common Shares	Mandatory Common Shares
28	If convertible, specify instrument type convertible into		Bank of Montreal	Bank of Montreal	Bank of Montreal
28 29 30	If convertible, specify issuer of instrument it converts into Write-down feature	Bank of Montreal No	No	No	No
28 29 30 31	If convertible, specify issuer of instrument it converts into	No N/A N/A	No N/A N/A	N/A N/A	N/A N/A
28 29 30 31 32 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	No N/A	No N/A	N/A	N/A
28 29 30 31 32 33 34 34a	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	No N/A N/A N/A N/A	No N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
28 29 30 31 32 33 34 34a 35	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-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	No N/A	N/A N/A N/A N/A N/A N/A Subordinated Debt No	N/A N/A N/A N/A N/A N/A Subordinated Debt
28 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-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No N/A N/A N/A N/A N/A Subordinated Debt	No N/A N/A N/A N/A N/A Subordinated Debt	N/A N/A N/A N/A N/A Subordinated Debt	N/A N/A N/A N/A N/A Subordinated Debt

⁽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.

Mai	n Features Of Regulatory Capital Instruments		
	ions except as noted)	Included in both regulatory	Included in both regulatory
		capital and TLAC 3.803% Subordinated Notes	capital and TLAC Series K Medium-Term
		due 2032	Notes - First Tranche
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	US06368BGS16 State of New York, the Province of Ontario and the	CA06369ZCG78 Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is	laws of Canada N/A	N/A
	achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment		
	Transitional Basel III rules Post-transitional Basel III rules	Tier 2 Tier 2	Tier 2 Tier 2
	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	1,633	995
9	date) Par value of instrument	USD 1,250	1,000
10	Accounting classification	Liability - amortized cost	Liability - amortized cost
	Original date of issuance Perpetual or dated	12-Dec-2017	22-Jul-2021
	Original maturity date	Dated 15-Dec-2032	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 22-Jul-2026 Redeemable at Par. No contingent call dates.
16	Subsequent call dates, if applicable	N/A	N/A
17	Coupons / dividends Fixed or floating dividend/coupon	Fixed	Fixed until July 22, 2026
	Coupon rate and any related index	3.803%	1.928%
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	N/A Mandatory	N/A Mandatory
	Existence of step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger(s)	Convertible NVCC Triggers:	Convertible NVCC Triggers:
		advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the 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 agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	conversion of the Notes and all othe contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been
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 If convertible, mandatory or optional conversion	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. Mandatory
28	If convertible, specify instrument type convertible into	Common Shares	Common Shares
30	If convertible, specify issuer of instrument it converts into Write-down feature	Bank of Montreal No	No
31 32		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
	Type of subordination		
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior Debt	Senior Debt
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 27 17	Short Form Base Shelf Prospectus - June 22, 20
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Dec 07 17	Prospectus Suppl Series K MTN.PDF
(1)	Pricing Supplement (If applicable)		Pricing Suppl Series K MTN - Tranche 1.PDF
	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.

mil	n Features Of Regulatory Capital Instruments lions except as noted)				
		Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC
		3.088% Subordinated Notes	Series L Medium-Term Notes - First Tranche	Series M Medium-Term	Series M Medium-Term
		due 2037	Notes - First Tranche	Notes - First Tranche	Notes - Second Tranche
_		Double of Manager	David of Manager	David of Mantage I	David of Manager
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US06368DH723	CA06369ZCH51	CA06369ZCJ18	CA06369ZCK80
3	Governing law(s) of the instrument	State of New York, the Province of Ontario and the	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is	laws of Canada N/A	N/A	N/A	N/A
	achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment				
	Transitional Basel III rules Post-transitional Basel III rules	Tier 2	Tier 2 Tier 2	Tier 2 Tier 2	Tier 2 Tier 2
	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	1,509	749	1,197	998
	date) Par value of instrument	USD 1,250	750	1,150	1,000
	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
	Original date of issuance	10-Jan-2022	27-Oct-2022	07-Sep-2023	03-Jul-2024
	Perpetual or dated Original maturity date	Dated 10-Jan-2037	Dated 27-Oct-2032	Dated 07-Sep-2033	Dated 03-Jul-2034
4.0	Laura all subjects to a size support	Ves	Vee	Vee	Ves
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes 10-Jan-2032 Redeemable at	Yes 27-Oct-2027 Redeemable at	Yes 07-Sep-2028 Redeemable at	Yes 3-Jul-2029 Redeemable at
		Par. No contingent call dates.	Par. No contingent call dates.	Par. No contingent call dates.	Par. No contingent call dates.
16	Subsequent call dates, if applicable	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	3.088%	6.534%	6.034%	4.976%
19	Existence of a dividend stopper	N/A	N/A	N/A	N/A
21	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No	Mandatory No
	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Cumulative Convertible	Cumulative Convertible	Cumulative Convertible	Cumulative Convertible
	If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent publicly	NVCC Triggers: (a) the Superintendent publicly	NVCC Triggers: (a) the Superintendent publicly	NVCC Triggers: (a) the Superintendent publicly
		announces that the Bank has been advised, in writing, that the	announces that the Bank has been advised, in writing, that the	announces that the Bank has been advised, in writing, that the	announces that the Bank has been advised, in writing, that the
		Superintendent is of the opinion that the Bank has ceased, or is about to	Superintendent is of the opinion that the Bank has ceased, or is about to	Superintendent is of the opinion that the Bank has ceased, or is about to	Superintendent is of the opinion the the Bank has ceased, or is about to
		cease, to be viable and that, after the conversion of the Notes and all other	cease, to be viable and that, after the conversion of the Notes and all other	cease, to be viable and that, after the conversion of the Notes and all other	cease, to be viable and that, after conversion of the Notes and all ot
		contingent instruments issued by the Bank and taking into account any	contingent instruments issued by the Bank and taking into account any	contingent instruments issued by the Bank and taking into account any	contingent instruments issued by Bank and taking into account any
		other factors or circumstances that are considered relevant or	other factors or circumstances that are considered relevant or appropriate, it is reasonably likely	other factors or circumstances that are considered relevant or	other factors or circumstances the are considered relevant or
		appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or	that the viability of the Bank will be restored or maintained; or	appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or	appropriate, it is reasonably likely that the viability of the Bank will b restored or maintained; or
		(b) a federal or provincial government in Canada publicly	(b) a federal or provincial government in Canada publicly	(b) a federal or provincial government in Canada publicly announces that the	(b) a federal or provincial
		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 determined by the Superintendent to	or agent or agency thereof without which the Bank would have been determined by the Superintendent to	which the Bank would have been determined by the Superintendent to be non-viable.	or agent or agency thereof withou which the Bank would have been determined by the Superintenden
		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 NVC
		trigger event	trigger event	trigger event	trigger event
-	If any antible any arrival and the second se	Hannak	Han the	Han the	Hand the second
26	If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each	Upon the occurrence of an NVCC trigger event, each	Upon the occurrence of an NVCC trigger event, each	Upon the occurrence of ar 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	common shares equal to the	common shares equal to the	common shares equal to t
		quotient obtained by dividing (Multiplier x Note	quotient obtained by dividing (Multiplier x Note	quotient obtained by dividing (Multiplier x Note	quotient obtained by dividing (Multiplier x Note
		Value) by Conversion Price. Please refer to the	Value) by Conversion Price. Please refer to the	Value) by Conversion Price. Please refer to the	Value) by Conversion Price Please refer to the
		Prospectus Supplement for further details.	Prospectus Supplement for further details.	Prospectus Supplement for further details.	Prospectus Supplement for further details.
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory	Mandatory
	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
32	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
34	If temporary write-down, description of write-up mechanism Type of subordination	N/A	N/A	N/A	N/A
	<u>"</u>				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior Debt	Senior Debt	Senior Debt	Senior Debt
	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A	No N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 27 17	Short Form Base Shelf	Short Form Base Shelf	Short Form Base Shelf
			Prospectus - March 11, 22	Prospectus - Dec 22, 2022	Prospectus - Dec 22, 2022
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Jan 05 22	Prospectus Suppl Series L MTN	Prospectus Suppl Series M MTN	Prospectus Suppl Series I

⁽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.

\$ milli	Features Of Regulatory Capital Instruments	
	ons 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)	CA06369ZCL63
3	Governing law(s) of the instrument	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
4	Regulatory treatment Transitional Basel III rules	Tier 2
	Post-transitional Basel III rules Eligible at solo/group/group&solo	Tier 2 Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Tier 2 Subordinated Debt
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	1,239
	date) Par value of instrument	1,250
10	Accounting classification	Liability - amortized cost
	Original date of issuance	05-Mar-2025
	Perpetual or dated Original maturity date	Dated 05-Mar-2035
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes 5-Mar-2030 Redeemable at
		Par. No contingent call dates.
		uates.
	Subsequent call dates, if applicable	N/A
	Coupons / dividends Fixed or floating dividend/coupon	Fixed until Mar 05, 2030
		4.077%
19	Coupon rate and any related index Existence of a dividend stopper	N/A
	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Mandatory No
	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Cumulative Convertible
	If convertible, conversion trigger(s)	NVCC Triggers:
		(a) the Superintendent publicly announces that the Bank has been advised, in writing, that the
		Superintendent is of the opinion that the Bank has 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.
		be non viable.
25	of convertible, fully or partially	Will fully convert into common shares upon NVCC
25	of convertible, fully or partially	
		common shares upon NVCC
	if convertible, fully or partially If convertible, conversion rate	common shares upon NVCC trigger event Upon the occurrence of an
		common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be
		common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of
		common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be common shares equal to the quotient obtained by
		common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price.
		common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by
		Common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the
26	if convertible, conversion rate If convertible, mandatory or optional conversion	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.
26 27 28	if convertible, conversion rate	Common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.
26 27 28 29 30	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No
26 27 28 29 30 31 32	if convertible, conversion rate if convertible, mandatory or optional conversion if convertible, specify instrument type convertible into if convertible, specify issuer of instrument it converts into Write-down feature if write-down, write-down trigger(s) if write-down, full or partial	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A
26 27 28 29 30 31 32 33 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A
26 27 28 29 30 31 32 33 34	if convertible, conversion rate if convertible, mandatory or optional conversion if convertible, specify instrument type convertible into if convertible, specify issuer of instrument it converts into Write-down feature if write-down, write-down trigger(s) if write-down, pull or partial if write-down, permanent or temporary	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A
27 28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, pull 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 upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A
27 28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify 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-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt
27 28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, pull 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 upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A
27 28 29 30 31 32 33 34 34 35 36 37	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, pure 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	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No N/A N/A Short Form Base Shelf
27 28 29 30 31 32 33 34 34 35 36 37	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, pull 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 upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf Prospectus - Dec 13, 2024
27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, pull 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 upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No N/A N/A Short Form Base Shelf

⁽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.

million	s except as noted)	L	I	I
		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	0.00.000000		0000007117
2	private placement)	06368EDC3	06368DPC2	06368DTH7
		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			
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 millions,	Other TEAC Instrument	Other TEACHISTIANIENC	Other TEAC Instrument
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,000	CAD750	CAD1,250
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised co
11	Original date of issuance	22-Jan-2021	10-Mar-2021	28-May-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	22-Jan-2027	10-Mar-2026	28-May-2026
14	Issuer call subject to prior supervisory approval	at par on or before 22-Jan- 2026	at par on or after 10-Feb- 2026	at par on or after 28-A 2026
14	Optional call date, contingent call dates and redemption	at par on or before 22-Jan-	at par on or after 10-Feb-	at par on or after 28-A
15	amount	2026	2026	2026
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	0.9490%	1.758%	1.551%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
2.4	If temporary write-down, description of write-down			
34	mechanism	Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
u	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 20 20	<u>N/A</u>	N/A
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement -	N/A	N/A
	Supplement to base shell Flospectus (II applicable)	Apr 20 20 Pricing Suppl Series F USD	CAD Senior Term Sheet - Ma	

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
			Included in TLAC not	Included in TLAC not
		Included in TLAC not included		included in regulatory
		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)	XS2384698721	06368FAC3	06368FAD1
			New York, Ontario and	New York, Ontario and
3	Governing law(s) of the instrument	Ontario and Canada	Canada	Canada
	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	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	GBP400	USD1,300	USD400
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	9-Sep-2021	15-Sep-2021	15-Sep-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	9-Sep-2026	15-Sep-2026	15-Sep-2026
14	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	N/A	N/A	N/A
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	1.0000%	1.250%	SOFR Index + 62bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27 28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into			
28	in convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34	memanism	Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus – July 16, 2021	USD Prospectus - Apr 20 20	USD Prospectus - Apr 20 20
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement – Aug 25, 2021	USD Prospectus Supplement - Apr 20 20	USD Prospectus Supplement - Apr 20 20
	Delaine Complement (if!:bl-)		Pricing Suppl Series F USD	Pricing Suppl Series F USD
	Pricing Supplement (if applicable)	<u>Final Terms – Series 242 NIP</u>	MTN Sep 15 21	MTN Sep 15 21
1				

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	In alcohold in TLAC and	In alread in TLAC and	landered in TLAC and
		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	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	06368FAJ8	CA06368DW260	XS2474239071
2		New York, Ontario and		
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of	Canada	Ontario and Canada	Ontario and Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N1/A	NI/A	N1/A
4 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,250	CAD2,000	HKD529
10 11	Accounting classification Original date of issuance	Liability - amortised cost 8-Mar-2022	Liability - amortised cost	Liability - amortised cost
12	Perpetual or dated	Dated	1-Apr-2022 Dated	4-May-2022 Dated
13	Original maturity date	8-Mar-2027	1-Apr-2027	4-May-2029
	onginal material action	O Widi 2027	at par on or after March 1,	1 May 2023
14	Issuer call subject to prior supervisory approval	N/A	2027	N/A
	Optional call date, contingent call dates and redemption		at par on or after March 1,	
15	amount Subsequent and determine the continue to	N/A	2027	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	2.650%	3.650%	3.920%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No Cumulativa	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)	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	is the second se		<u> </u>	<u> </u>
_	If convertible, specify instrument type convertible into			
29				
29 30	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No	No	No
	If convertible, specify issuer of instrument it converts into	No	No	No
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	No	No	No
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	No	No	No
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	No	No	No
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	No Exemption from	No Exemption from	No Exemption from
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			
30 31 32 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Exemption from subordination Pari passu to Deposit	Exemption from subordination Pari passu to Deposit	Exemption from subordination Pari passu to Deposit
30 31 32 33 34 34a	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari passu to Deposit Liabilities	Exemption from subordination Pari passu to Deposit Liabilities	Exemption from subordination Pari passu to Deposit Liabilities
30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Exemption from subordination Pari passu to Deposit Liabilities No	Exemption from subordination Pari passu to Deposit Liabilities No	Exemption from subordination Pari passu to Deposit Liabilities No
30 31 32 33 34 34a	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify 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
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 passu to Deposit Liabilities No	Exemption from subordination Pari passu to Deposit Liabilities No	Exemption from subordination Pari passu to Deposit Liabilities No
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	Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 20 20 USD Prospectus Supplement -	Exemption from subordination Pari passu to Deposit Liabilities No N/A	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – July 16, 2021 NIP Prospectus Supplement
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 passu to Deposit Liabilities No N/A USD Prospectus - Apr 20 20	Exemption from subordination Pari passu to Deposit Liabilities No N/A	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – July 16,

	tures Of Regulatory Capital Instruments s except as noted)			
(ψ)	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	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	CA06368D3U60	XS2473715675	XS2495584943
3	Governing law(s) of the instrument	Ontario and Canada	Ontario and Canada	Ontario and Canada
22	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
3a	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	CAD2,500	EUR800	AUD84
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	1-Jun-2022	15-Jun-2022	27-Jun-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	1-Jun-2027 at par on or after May 1,	15-Jun-2027	27-Jun-2034
14	Issuer call subject to prior supervisory approval	2027	N/A	N/A
	Optional call date, contingent call dates and redemption	at par on or after May 1,	14/1	14/71
15	amount	2027	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.309%	2.750%	6.455%
19	Existence of a dividend stopper	No	No	No
20	E II II			
20	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
	and the second second			
29	If convertible, specify issuer of instrument it converts into	A.	A.	1
30 31	Write-down feature	No	No	No
31	If write-down, write-down trigger (s) If write-down, full or partial			1
33	If write-down, permanent or temporary			1
	If temporary write-down, description of write-down			
34	mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<u>N/A</u>	NIP Prospectus – July 16, 2021	NIP Prospectus – July 16, 2021
	Supplement to Base Shelf Prospectus (if applicable)	N/A	NIP Prospectus Supplement – May 25, 2022	NIP Prospectus Supplement – May 25, 2022
	Pricing Supplement (if applicable)	CAD Senior Term Sheet - Jun	Final Terms – Series 268 NIP	Final Terms – Series 271 NIP
	in them 8 authorities of a abbureance)	<u>01, 2022</u>	Tillal Territs — Series 200 NIP	imai reinis – Senes 2/1 NIP

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not	Included in TLAC not	Included in TLAC not
ļ			included in regulatory	included in regulatory
ļ		included in regulatory		
		capital	capital	capital
4	Januar	Doub of Manhard	David of Marchand	Doub of Montreel
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	XS2499242613	06368LAQ9	XS2550101740
2			New York, Ontario and	
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of	Ontario and Canada	Canada	Ontario and Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	NOK435	USD1,000	JPY7,500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	6-Jul-2022	14-Sep-2022	27-Oct-2022
12 13	Perpetual or dated	Dated	Dated	Dated
15	Original maturity date	6-Jul-2032	14-Sep-2027 at par on or after August	28-Oct-2027
14	Issuer call subject to prior supervisory approval	N/A	14, 2027	N/A
	Optional call date, contingent call dates and redemption		at par on or after August	·
15	amount	N/A	14, 2027	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.480%	4.700%	0.760%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative 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)		: : -	1
32	If write-down, full or partial			
33	If write-down, permanent or temporary		_	
			İ	
24	If temporary write-down, description of write-down			
34	If temporary write-down, description of write-down mechanism	Exemption from	Exemption from	Exemption from
34 34a	1	Exemption from subordination	Exemption from subordination	Exemption from subordination
	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	subordination Pari passu to Deposit Liabilities
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	subordination Pari passu to Deposit Liabilities No	subordination Pari passu to Deposit Liabilities No	subordination Pari passu to Deposit Liabilities No
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
34a 35 36 37	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
34a 35 36 37	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – July 16, 2021 NIP Prospectus Supplement –	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 Supplement
34a 35 36 37	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – July 16, 2021	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,

	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)	CA06368LEY89	06368LGV2	XS2580656549
			New York, Ontario and	
3	Governing law(s) of the instrument	Ontario and Canada	Canada	Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	CAD2,500	USD1,200	HKD500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	7-Dec-2022	12-Jan-2023	27-Jan-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	7-Dec-2027	1-Feb-2028	27-Jan-2028
14	Issuer call subject to prior supervisory approval	at par on or after Nov 7, 2027	at par on or after January 01, 2028	N/A
	Optional call date, contingent call dates and redemption	at par on or after Nov 7,	at par on or after January	
15	amount	2027	01, 2028	N/A
16	Subsequent call dates, if applicable Coupons/dividends	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	4.709%	5.203%	3m HIBOR + 92bps
19	Existence of a dividend stopper	No	No	No 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			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	USD Prospectus - May 26 22	NIP Prospectus – July 15
	Supplement to Base Shelf Prospectus (if applicable)	N/A	USD Prospectus Supplement	NIP Prospectus Supplemen
		· —	May 26 22	Dec 09, 2022
	Pricing Supplement (if applicable)	CAD Senior Term Sheet - Dec		

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
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	CH1243018814	XS2607352098	CA06368LNK84
3	Governing law(s) of the instrument	Ontario and Canada	Ontario and Canada	Ontario and Canada
	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in millions,	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	CHF185	JPY10,000	CAD2.000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cos
11	Original date of issuance	31-Jan-2023	5-Apr-2023	29-May-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	1-Feb-2029	5-Apr-2030	29-May-2028
			•	at par on or after Apr 2
14	Issuer call subject to prior supervisory approval	N/A	N/A	2028
	Optional call date, contingent call dates and redemption			at par on or after Apr 29
15	amount	N/A	N/A	2028
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends	E: 1	- : 1	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	2.260% No	1.000%	5.039%
19	Existence of a dividend stopper	INO	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 Write-down feature	No	No	No
30	If write-down, write-down trigger (s)	No	No	No
32	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus – July 15, 2022	NIP Prospectus – July 15, 2022	<u>N/A</u>
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement –	NIP Prospectus Supplement –	<u>N/A</u>
		<u>Dec 09, 2022</u>	Mar 01, 2023	
				CAD Senior Term Sheet -

	atures Of Regulatory Capital Instruments as except as noted)		
TITITIO	is except as noted)	Included in TLAC not included in regulatory	Included in TLAC not included in regulatory
		capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US06368LNT97	US06368LNU60
		New York, Ontario and	New York, Ontario and
3 3a	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Canada	Canada
Ja	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,	Care TEXE HIST differit	Care resembliament
8	as of most recent reporting date)	N/A	N/A
9	Par value of instrument	USD1,350	USD400
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	5-Jun-2023	5-Jun-2023
12	Perpetual or dated	Dated	Dated
13	Original maturity date	5-Jun-2026	5-Jun-2026
14	Issuer call subject to prior supervisory approval	N/A	N/A
15	Optional call date, contingent call dates and redemption amount	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Floating
18	Coupon rate and any related index	5.300%	SOFR Index + 133bps
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
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
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
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - May 26 22	USD Prospectus - May 26
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - May 26 22	USD Prospectus Suppleme May 26 22
		Pricing Suppl Series H USD	Pricing Suppl Series H US
	Pricing Supplement (if applicable)	MTN Jun 05 26	MTN Jun 05 26

	ntures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bulk of Workfeur	Bulk of World Cul	Bullik of World Cul
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			
Ja	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractadi	Contractan	Contractadi
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,200	USD300	USD1,000
10	Accounting classification Original date of issuance	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11 12	Perpetual or dated	25-Sep-2023 Dated	25-Sep-2023 Dated	25-Sep-2023 Dated
13	Original maturity date	25-Sep-2025	25-Sep-2025	25-Sep-2028
- 13	Original maturity date	25 3CP 2025	25 3CP 2025	at par on or after August
14	Issuer call subject to prior supervisory approval	N/A	N/A	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
	- 11 11 11 11 11 11			
20	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory	Mandatory	Mandatory
21	Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	Tron convertible	Tron convertible	THOSE CONTROLL
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			
JJ	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
	Counterpart to Dans Chall Description (1977)	USD Prospectus Supplement -	USD Prospectus Supplement -	USD Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable)	May 26 22	<u>May 26 22</u>	May 26 22
	Pricing Supplement (if applicable)	Pricing Suppl Series H USD MTN Sep 25 25	Pricing Suppl Series H USD MTN Sep 25 25	Pricing Suppl Series H USD MTN Sep 25 28

	ntures Of Regulatory Capital Instruments s except as noted)			
y minori.		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	Jan. C. Mont. Ca.	Dank of Month od.	Dank or monerca.
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
_	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	EUR500	USD1,150	USD350
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	28-Sep-2023	11-Dec-2023	11-Dec-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	5-Sep-2025	11-Dec-2026	11-Dec-2026
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
	Optional call date, contingent call dates and redemption			
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Coupons/dividends Fixed or floating dividend/coupon	Floating	Fixed	Floating
17 18	Coupon rate and any related index	Floating	5.266%	Floating
19	Existence of a dividend stopper	3m EURIBOR + 47 bps	No	SOFR Index + 116bps No
	Existence of a dividend stopper	110	110	140
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)			
31 32				
	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary			
32 33	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down			
32	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary		Evamption from	Evamption from
32 33	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	Exemption from subordination	Exemption from subordination	Exemption from subordination
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		· ·
32 33 34	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Exemption from subordination	subordination	subordination
32 33 34 34a	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Exemption from subordination Pari passu to Deposit	subordination Pari passu to Deposit	subordination Pari passu to Deposit
32 33 34 34a 35	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari passu to Deposit Liabilities	subordination Pari passu to Deposit Liabilities	subordination Pari passu to Deposit Liabilities
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	Exemption from subordination Pari passu to Deposit Liabilities No	subordination Pari passu to Deposit Liabilities No	subordination Pari passu to Deposit Liabilities No N/A
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – July 14, 2023 NIP Prospectus Supplement –	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 USD Prospectus - May 26 2 USD Prospectus Supplement
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – July 14, 2023	subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - May 26 22	subordination Pari passu to Deposit Liabilities No

	stures 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)	CA06368LB887	XS2798993858	US06368L3K06
_				New York, Ontario and
3	Governing law(s) of the instrument	Ontario and Canada	Ontario and Canada	Canada
20	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	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
14	Optional call date, contingent call dates and redemption	at par on or after Nov 18,	IN/A	N/A
15	amount	2028	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends	14/71	14/7	14/7
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	4.537%.	3m EURIBOR + 47 bps	5.370%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially If convertible, conversion rate			
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
20	some case, 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 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A
3/	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<u>N/A</u>	NIP Prospectus – July 14, 2023	USD Prospectus - May 26 2
	Supplement to Base Shelf Prospectus (if applicable)	N/A	NIP Prospectus Supplement –	USD Prospectus Supplement
		CAD Senior Term Sheet - Dec	<u>Feb 27, 2024</u>	May 26 22 Pricing Suppl Series H USD

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	Dank of World Car	Bunk of Workfedi	Burk of World Car
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,	N1/A	21/2	21/2
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD450	USD800	GBP350
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance Perpetual or dated	4-Jun-2024 Dated	4-Jun-2024	10-Jun-2024
13	Original maturity date	4-Jun-2027	Dated 4-Jun-2031	Dated 10-Oct-2028
13	Original maturity date	4-Juli-2027	at par on or after April 4,	10-001-2028
14	Issuer call subject to prior supervisory approval	N/A	2031	N/A
	Optional call date, contingent call dates and redemption	1477	at par on or after April 4,	14/7
15	amount	N/A	2031	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends	,	,	
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	SOFR Index + 76bps	5.511%	5.1250%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26 27	If convertible, conversion rate			
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into			
28	in convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	1		
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
	December / Boss Chalf Day 101 15 5	HOD By A TO THE STATE	Hen now a second	AUD DOLLAR STATE
	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
	Dutation Complement life 12 11 1	Pricing Suppl Series H USD	Pricing Suppl Series H USD	
<u></u>	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	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
	F F			
		New South Wales, Ontario	New South Wales, Ontario	
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of	and Canada	and Canada	Ontario and Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
•	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type 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
	Coupons/dividends	1471	1477	1477
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		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)	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			
20	If a constitute and of the constitute of the con			
29	If convertible, specify issuer of instrument it converts into	No	No	No
30 31	Write-down feature If write-down, write-down trigger (s)	No	No	No
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 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A
5/	ii yes, specify flori-compliant features			
	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 Supplement (if applicable)	Pricing Suppl Series 8 AUD MTN Jun 27 24	Pricing Suppl Series 9 AUD MTN Jun 27 24	Final Terms – Series 386 NIP

S HIIIIIIIII	atures Of Regulatory Capital Instruments as except as noted)			
<u>'</u>		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
-	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	CAD2,000	USD1,100	USD600
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	17-Jul-2024	10-Sep-2024	10-Sep-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	17-Jul-2029	10-Sep-2027	10-Sep-2027
		at par on or after Jun 17,	at par on or after	at par on or after
14	Issuer call subject to prior supervisory approval	2029	September 10, 2026	September 10, 2026
	Optional call date, contingent call dates and redemption	at par on or after Jun 17,	at par on or after	at par on or after
15	amount	2029	September 10, 2026	September 10, 2026
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	4.420%.	4.567%	SOFR Index + 88bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	Non convertible	TVOIT COTIVETCIBLE	Non convertible
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
	If convertible, specify instrument type convertible into			
28	in contractions, specify motification type contractions into		÷	1
29	If convertible, specify issuer of instrument it converts into	N-	No	No
29 30	If convertible, specify issuer of instrument it converts into Write-down feature	No	No	No
29 30 31	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No	No	No
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	No	No	No
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	No	No	No
29 30 31 32 33	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	No	No	No
29 30 31 32	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary			
29 30 31 32 33	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Exemption from	Exemption from	Exemption from
29 30 31 32 33	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	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 Position in subordination hierarchy in liquidation (specify	Exemption from subordination Pari passu to Deposit	Exemption from subordination Pari passu to Deposit	Exemption from subordination Pari passu to Deposit
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 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
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 passu to Deposit Liabilities No	Exemption from subordination Pari passu to Deposit Liabilities	Exemption from subordination Pari passu to Deposit Liabilities No
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)	Exemption from subordination Pari passu to Deposit Liabilities	Exemption from subordination Pari passu to Deposit Liabilities	Exemption from subordination Pari passu to Deposit Liabilities No N/A
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 passu to Deposit Liabilities No N/A	Exemption from subordination Pari passu to Deposit Liabilities No N/A	Exemption from subordination Pari passu to Deposit Liabilities No
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	Exemption from subordination Pari passu to Deposit Liabilities No N/A	Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - May 26 22	Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - May 26 22

	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)	US06368L8L34	US06368MFW91	US06368MJG06
		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	USD800	USD500	USD750
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	10-Sep-2024	11-Dec-2024	27-Jan-2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	10-Sep-2030	11-Dec-2026	27-Jan-2029
		at par on or after	at par on or after	at par on or after January
14	Issuer call subject to prior supervisory approval	September 10, 2029	December 11, 2025	27, 2028
4-	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
47	Coupons/dividends	Et. ad	Ethio d	Ethio d
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	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	TVOIT CONVERTIBLE	TVOIT COTTVET LIBIC	TVOIT COTTVET LIBIC
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)			
	the same of the sa			
32	If write-down, full or partial			I
32 33	If write-down, permanent or temporary			
	If write-down, permanent or temporary If temporary write-down, description of write-down			
	If write-down, permanent or temporary			
33 34	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Exemption from	Exemption from	Exemption from
33	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	subordination	subordination	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	subordination Pari passu to Deposit	subordination Pari passu to Deposit	subordination Pari passu to Deposit
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)	subordination Pari passu to Deposit Liabilities	subordination Pari passu to Deposit Liabilities	subordination Pari passu 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	subordination Pari passu to Deposit Liabilities No	subordination Pari passu to Deposit Liabilities No	subordination Pari passu 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) Non-compliant transitioned features If yes, specify non-compliant features	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
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	subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - May 26 22	subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - May 26 22	subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - May 26 22
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	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
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	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 USD Prospectus - May 26 22 USD Prospectus Supplement -	subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - May 26 2: USD Prospectus Supplement

	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)	US06368MJH88	CA06368MRF37	XS3112064947
		Now York Ontorio and		
2	Coverning laws) of the instrument	New York, Ontario and Canada	Ontario and Canada	Ontario and Canada
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of	Canada	Ontario and Canada	Ontario and Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
0	Amount recognised in regulatory capital (Currency in millions,	21/2	21/2	N. / A
<u>8</u> 9	as of most recent reporting date) Par value of instrument	N/A USD300	N/A CAD1500	N/A EUR1,000
10		Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Accounting classification Original date of issuance	27-Jan-2025	3-Jun-2025	9-Jul-2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	27-Jan-2029	3-Jun-2031	9-Jan-2032
		at par on or after January	at par on or after June 3,	at par on or after Januar
14	Issuer call subject to prior supervisory approval	27, 2028	2030	9, 2031
	Optional call date, contingent call dates and redemption	at par on or after January	at par on or after June 3,	at par on or after Januar
15	amount	27, 2028	2030	9, 2031
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	SOFR Index + 86bps	3.731%.	3.250% No
19	Existence of a dividend stopper	No	No	INO
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
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	If convertible, specify issuer of instrument it converts into			
29 30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	140	110	140
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A NIP Prospectus – June 2
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - May 26 22	<u>N/A</u>	<u>2025</u>
		LICD Description Co., 1		
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - May 26 22 Pricing Suppl Series H USD	N/A CAD Senior Term Sheet - Jun	

	eatures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	104010760	198432458	207072667	200406022
2	Identifier for private placement)	194019769	198432458	207873667	208106023
			Province of Ontario and the laws		Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	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	Contractual
	Regulatory treatment				
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	A				
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 110	EUR 10		USD 260
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	2/15/2019 Dated	4/25/2019 Dated	11/12/2019 Dated	11/27/2019 Dated
13	Original maturity date / Final maturity	2/15/2049	4/25/2039	11/12/2034	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	15-Feb-24	At Par on 25-Apr-2029	On 12-Nov-2021	On 27-Nov-2024
- 10	Todomphon amount, mind materily	10 1 00 2 1	7 K T GI GII 20 7 KPI 2020	012 1101 2021	0.127 1167 252 1
		Ed 45 i		0.11.401.1(1	
		February 15 in each year commencing February 15 2024		On the 12th day of November of each year, commencing on 12	
		up to but excluding the maturity		November 2021, up to and	
16	Subsequent call dates, if applicable	date	N/A	excluding the maturity date	On November 27 of each year
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	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	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatory	Mandatan	Mondoton
20	mandatory Existence of a step up or other incentive to	Mandatory	Mandatory	Mandatory	Mandatory
21	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	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
	If convertible restrictions	N1/A	NI/A	NI/A	N1/A
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	N/A	N/A	N/A	N/A
28	into				
	If convertible, specify issuer of instrument it				
29	converts into	N/A	N/A	N/A	N/A
30 31	Write-down feature If write-down, write-down trigger (s)	No	No	No	No
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
JHa	Position in subordination hierarchy in liquidation	Exemplion from Suborulliation	Exemplion from subordination	Exemplion nom suborullation	Exemption nom suborullation
	(specify instrument type immediately senior to				
35	instrument)	Pari pasu to Deposit Liabilities	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	No N/A
- 51		19/1	14// 1	1 4// 1	13/75
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	i rospectus	N/A	NIP Prospectus - Sep 24, 2018	NIP Offering Circular - Jul 11, 201	NIP Offering Circular - Jul 11, 201
	Supplement to Base Shelf Prospectus (if applicable)		NIP Prospectus Supplement -	NIP Prospectus Supplement -	NIP Prospectus Supplement -
		N/A	Feb 28, 2019	Aug 28, 2019	Aug 28, 2019
			_	_	_
I			Î.	l	1
	Pricing Supplement (if applicable)	Final Tarras October 100 N/F	Figure 7 October 404 N/C	Figure Could correct	Fig. 1 T O. 11 000400000
	Pricing Supplement (if applicable)	Final Terms - Series 188 NIP	Final Terms - Series 191 NIP	Final Terms - Cusip: 207873667	Final Terms - Cusip: 208106023

	atures Of Regulatory Capital Instruments s except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	ВМО	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	209220407	06367WTR4	213347055	213729462
			Province of Ontario and the		
		Province of Ontario and the laws	laws of Canada applicable	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument		USD 20	USD 100	USD 20
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	12/20/2019 Dated	12/27/2019 Dated	3/12/2020 Dated	3/17/2020 Dated
13	Original maturity date / Final maturity	12/20/2034	12/27/2049	3/12/2060	3/17/2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	On 20-Dec-2021	On 27-Dec-2022	12-Mar-2020	17-Mar-2021
				March 12 of each year,	March 17 of each year,
1					INIAICII II OI Eacii yeai,
		On December 20 of each year,		commencing March 12, 2021 up	commencing March 17, 2021 up
16	Subsequent call dates if applicable	beginning on December 20,	On December 27 of each year	commencing March 12, 2021 up to and excluding the maturity	commencing March 17, 2021 up to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends		On December 27 of each year	commencing March 12, 2021 up to and excluding the maturity	commencing March 17, 2021 up
16		beginning on December 20,	On December 27 of each year	commencing March 12, 2021 up to and excluding the maturity	commencing March 17, 2021 up to and excluding the maturity
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	beginning on December 20, 2021 Fixed 3.25%	Fixed Zero coupon, 3.64% accrual ra	commencing March 12, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.50% accrual rate	commencing March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.44% accrual rate
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	beginning on December 20, 2021 Fixed	Fixed	commencing March 12, 2021 up to and excluding the maturity date Fixed	commencing March 17, 2021 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	beginning on December 20, 2021 Fixed 3.25%	Fixed Zero coupon, 3.64% accrual ra No	commencing March 12, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.50% accrual rate No	commencing March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.44% accrual rate 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	beginning on December 20, 2021 Fixed 3.25%	Fixed Zero coupon, 3.64% accrual ra	commencing March 12, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.50% accrual rate	commencing March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.44% accrual rate
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	beginning on December 20, 2021 Fixed 3.25%	Fixed Zero coupon, 3.64% accrual ra No	commencing March 12, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.50% accrual rate No Mandatory No	commencing March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.44% accrual rate 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	beginning on December 20, 2021 Fixed 3.25% No Mandatory No Cumulative	Fixed Zero coupon, 3.64% accrual ra No Mandatory No Cumulative	commencing March 12, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.50% accrual rate No Mandatory No Cumulative	commencing March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.44% accrual rate 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	beginning on December 20, 2021 Fixed 3.25% No Mandatory No Cumulative Non-convertible	Fixed Zero coupon, 3.64% accrual ra No Mandatory No Cumulative Non-convertible	commencing March 12, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.50% accrual rate No Mandatory No Cumulative Non-convertible	commencing March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.44% accrual rate 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)	beginning on December 20, 2021 Fixed 3.25% No Mandatory No Cumulative Non-convertible N/A	Fixed Zero coupon, 3.64% accrual ra No Mandatory No Cumulative Non-convertible N/A	commencing March 12, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.50% accrual rate No Mandatory No Cumulative	commencing March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.44% accrual rate 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	beginning on December 20, 2021 Fixed 3.25% No Mandatory No Cumulative Non-convertible	Fixed Zero coupon, 3.64% accrual ra No Mandatory No Cumulative Non-convertible	commencing March 12, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.50% accrual rate No Mandatory No Cumulative Non-convertible N/A	commencing March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.44% accrual rate 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	beginning on December 20, 2021 Fixed 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 3.64% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing March 12, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.50% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.44% accrual rate 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	beginning on December 20, 2021 Fixed 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 3.64% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing March 12, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.50% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.44% accrual rate 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	beginning on December 20, 2021 Fixed 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 3.64% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing March 12, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.50% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.44% accrual rate 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	beginning on December 20, 2021 Fixed 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.64% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	commencing March 12, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.50% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	commencing March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.44% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	beginning on December 20, 2021 Fixed 3.25% 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 Zero coupon, 3.64% accrual ra 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	commencing March 12, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.50% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	commencing March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.44% accrual rate No Mandatory No Cumulative Non-convertible 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 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	beginning on December 20, 2021 Fixed 3.25% 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 Zero coupon, 3.64% accrual ra 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	commencing March 12, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.50% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	commencing March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.44% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N
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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, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	beginning on December 20, 2021 Fixed 3.25% 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 Zero coupon, 3.64% accrual ra No Mandatory No 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	commencing March 12, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.50% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	commencing March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.44% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	beginning on December 20, 2021 Fixed 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	Fixed Zero coupon, 3.64% accrual ra 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	commencing March 12, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.50% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	commencing March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.44% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	beginning on December 20, 2021 Fixed 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	Fixed Zero coupon, 3.64% accrual ra No Mandatory No 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	commencing March 12, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.50% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	commencing March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.44% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N
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, 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 (if applicable)	beginning on December 20, 2021 Fixed 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	Fixed Zero coupon, 3.64% accrual ra 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	commencing March 12, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.50% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	commencing March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.44% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N
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	eatures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	040700540	040040407	00007141/1/00	045050746
2	identifier for private placement)	213729519	213318497	06367WYB3	215650740
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	NI/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 50	USD 150	USD 10	USD 120
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 3/17/2020	Liability - fair value option 3/18/2020	Liability - fair value option 3/24/2020	Liability - fair value option 4/28/2020
12	Perpetual or dated	Dated	Dated	3/24/2020 Dated	Dated
13	Original maturity date / Final maturity	3/17/2060		9/24/2032	4/28/2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	17-Mar-2021	18-Mar-2021	At par on 24-Jun-2020	28-Apr-2025
	, , , , , , , , , , , , , , , , , , , ,			- 1	,
				At par on March 24, June 24,	
		March 17 of each year,	March 18 of each year,	September 24 and December 24	
		commencing March 17, 2021 up	commencing March 18, 2021 up to and excluding the maturity	of each year, commencing June	April 28 in each year,
16	Subsequent call dates, if applicable	to and excluding the maturity date	date	maturity date	commencing April 28, 2025 up to and excluding the maturity date
- 10	Coupons/dividends	dato	dato	maturity date	and excluding the maturity date
	T 1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (i	Fixed	Fixed	Fixed
17	Fixed or floating dividend/coupon	Fixed			
17 18	Coupon rate and any related index	Zero coupon, 3.43% accrual rate	Zero coupon, 3.40% accrual rate	2.25%	
	ů ,		Zero coupon, 3.40% accrual rate No	2.25% No	
18 19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Zero coupon, 3.43% accrual rate No	No	No	Zero coupon, 4.00% accrual rate No
18	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Zero coupon, 3.43% accrual rate			Zero coupon, 4.00% accrual rate
18 19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	Zero coupon, 3.43% accrual rate No Mandatory	No Mandatory	No Mandatory	Zero coupon, 4.00% accrual rate 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	Zero coupon, 3.43% accrual rate No Mandatory	No Mandatory	No Mandatory No	Zero coupon, 4.00% accrual rate 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	Zero coupon, 3.43% accrual rate No Mandatory No Cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative	Zero coupon, 4.00% accrual rate 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	Zero coupon, 3.43% accrual rate No Mandatory No Cumulative 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
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	Zero coupon, 3.43% accrual rate No Mandatory No Cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative
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)	Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A	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
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	Zero coupon, 3.43% accrual rate 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	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
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 If convertible, conversion rate	Zero coupon, 3.43% accrual rate 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	Zero coupon, 4.00% accrual rate 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	Zero coupon, 3.43% accrual rate 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	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
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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	Zero coupon, 3.43% accrual rate 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	Zero coupon, 4.00% accrual rate 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible 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
18 19 20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Zero coupon, 3.43% accrual rate 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	Zero coupon, 4.00% accrual rate 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, 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, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible 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
18 19 20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible 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
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, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible 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
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, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If temporary write-down, description of write-down mechanism	Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible 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
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, tilly or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If tremporary write-down, description of write-down mechanism Type of subordination	Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible 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
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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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible 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	No Mandatory No Cumulative Non-convertible 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 Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Zero coupon, 3.43% 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 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 Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/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 Pari pasu to Deposit Liabilities
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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partiall If write-down, permanent or temporary If temporary write-down, description 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, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Poly Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No 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	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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, on the fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If the convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Zero coupon, 3.43% 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 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 Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/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 Pari pasu to Deposit Liabilities
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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Poly Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No 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	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
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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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No NI/A	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No N/A
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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, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into If write-down feature If write-down, full or partial If write-down, full or partial If tremporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus	Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	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 NIP Prospectus - July 11, 2019	No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No NI/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 N/A N/
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, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into If write-down feature If write-down, full or partial If write-down, full or partial If tremporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus	Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	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 NIP Prospectus - July 11, 2019 NIP Prospectus Supplement -	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A 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 N/A N/
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, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into If write-down feature If write-down, full or partial If write-down, full or partial If tremporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus	Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	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 Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28, 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 N/A N/A MTN Prospectus Supplement Final Terms - Cusip:	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 NIP Prospectus Supplement - Aug 28, 2019
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	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 NIP Prospectus - July 11, 2019 NIP Prospectus Supplement -	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A M/A M/A M/A M/A	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A

	atures Of Regulatory Capital Instruments as except as noted)				
(Φ 1111111	is except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	ВМО	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	216803825	216847890	218004423	06368DGL2
			Province of Ontario and the laws		Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section				
Ja	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
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 40	55	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	5/4/2020	5/5/2020	5/26/2020	5/29/2020
12	Perpetual or dated Original maturity date / Final maturity	Dated 5/4/2060	Dated 5/5/2060	Dated 5/26/2035	Dated 5/29/2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	4-May-21	5-May-21	At par on 26-May-2021	At par on 29-May-2021
					At par on November 29, 2021; May 29, 2022; November 29,
					2022; May 29, 2023;
					November 29, 2023; May 29,
1		May 4 in each year commencing	Mov E in each year commencing	At par May 26 in each year,	2024; November 29, 2024; May
			May 5 in each year, commencing on May 5, 2021 up to and	commencing on May 26, 2021	29, 2025; November 29, 2025;
16	Subsequent call dates, if applicable	May 4 in each year, commencing on May 4, 2021 up to and excluding the maturity date	May 5 in each year, commencing on May 5, 2021 up to and excluding the maturity date	, , , , , , , , , , , , , , , , , , , ,	
	Coupons/dividends	on May 4, 2021 up to and excluding the maturity date	on May 5, 2021 up to and excluding the maturity date	commencing on May 26, 2021 up to and including the maturity date	29, 2025; November 29, 2025; May 29, 2026; November 29, 2026
17	Coupons/dividends Fixed or floating dividend/coupon	on May 4, 2021 up to and excluding the maturity date	on May 5, 2021 up to and excluding the maturity date	commencing on May 26, 2021 up to and including the maturity date	29, 2025; November 29, 2025; May 29, 2026; November 29, 2026 Fixed
	Coupons/dividends	on May 4, 2021 up to and excluding the maturity date	on May 5, 2021 up to and excluding the maturity date	commencing on May 26, 2021 up to and including the maturity date	29, 2025; November 29, 2025; May 29, 2026; November 29, 2026
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	on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No	on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No	commencing on May 26, 2021 up to and including the maturity date Fixed 2.78%	29, 2025; November 29, 2025; May 29, 2026; November 29, 2026 Fixed 2.00%-2.50%
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	on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate	on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate	commencing on May 26, 2021 up to and including the maturity date Fixed 2.78%	29, 2025; November 29, 2025; May 29, 2026; November 29, 2026 Fixed 2.00%-2.50%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory	on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory	commencing on May 26, 2021 up to and including the maturity date Fixed 2.78% No Mandatory	29, 2025; November 29, 2025; May 29, 2026; November 29, 2026 Fixed 2.00%-2.50% 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 mandatory	on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No	on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No	commencing on May 26, 2021 up to and including the maturity date Fixed 2.78%	29, 2025; November 29, 2025; May 29, 2026; November 29, 2026 Fixed 2.00%-2.50%
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	on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible	on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible	commencing on May 26, 2021 up to and including the maturity date Fixed 2.78% No Mandatory No Cumulative Non-convertible	29, 2025; November 29, 2025; May 29, 2026; November 29, 2026 Fixed 2.00%-2.50% 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)	on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A	on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 2.78% No Mandatory No Cumulative Non-convertible N/A	29, 2025; November 29, 2025; May 29, 2026; November 29, 2026 Fixed 2.00%-2.50% 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	on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 2.78% No Mandatory No Cumulative Non-convertible N/A N/A	29, 2025; November 29, 2025; May 29, 2026; November 29, 2026 Fixed 2.00%-2.50% 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)	on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A	on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 2.78% No Mandatory No Cumulative Non-convertible N/A	29, 2025; November 29, 2025; May 29, 2026; November 29, 2026 Fixed 2.00%-2.50% 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, curversion rate If convertible, conversion rate	on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 2.78% No Mandatory No Cumulative Non-convertible N/A N/A	29, 2025; November 29, 2025; May 29, 2026; November 29, 2026 Fixed 2.00%-2.50% 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	on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 2.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A	29, 2025; November 29, 2025; May 29, 2026; November 29, 2026 Fixed 2.00%-2.50% 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	on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 2.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A	29, 2025; November 29, 2025; May 29, 2026; November 29, 2026 Fixed 2.00%-2.50% 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, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 2.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A	29, 2025; November 29, 2025; May 29, 2026; November 29, 2026 Fixed 2.00%-2.50% 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 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial	on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 2.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	29, 2025; November 29, 2025; May 29, 2026; November 29, 2026 Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 2.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	29, 2025; November 29, 2025; May 29, 2026; November 29, 2026 Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, appecify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	commencing on May 26, 2021 up to and including the maturity date Fixed 2.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	29, 2025; November 29, 2025; May 29, 2026; November 29, 2026 Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If the convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 2.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	29, 2025; November 29, 2025; May 29, 2026; November 29, 2026 Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, appecify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	commencing on May 26, 2021 up to and including the maturity date Fixed 2.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	29, 2025; November 29, 2025; May 29, 2026; November 29, 2026 Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, appecify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 2.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	29, 2025; November 29, 2025; May 29, 2026; November 29, 2026 Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A

(Ollini e)	eatures Of Regulatory Capital Instruments ns except as noted)				
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		regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	218051375	217447976	218587763	218741037
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
_	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 50	USD 65	USD 50	USD 50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	6/2/2020 Dated	6/3/2020 Dated	6/9/2020 Dated	6/10/2020 Dated
13	Original maturity date / Final maturity	6/2/2060		6/9/2060	6/10/2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	2-Jun-21	3-Jun-25	9-Jun-21	10-Jun-21
		June 2 in each year,	June 3 in each year,	June 9 in each year,	June 10 in each year,
			commencing on June 3, 2025 up	commencing on June 9, 2021 up	commencing on June 10, 2021
		to and excluding the maturity	to and excluding the maturity	to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	date	date	date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	ů ,	IFIXEU			Fixed
19	Coupon rate and any related index	Zero coupon, 3.71% accrual rate	Zero coupon, 3.57% accrual rate	Zero coupon, 3.60% accrual rate	Fixed Zero coupon, 3.65% accrual rate
	Existence of a dividend stopper		Zero coupon, 3.57% accrual rate No	Zero coupon, 3.60% accrual rate No	Fixed Zero coupon, 3.65% accrual rate No
-00	Existence of a dividend stopper Fully discretionary, partially discretionary or	Zero coupon, 3.71% accrual rate No	No	No	Zero coupon, 3.65% accrual rate No
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Zero coupon, 3.71% accrual rate			Zero coupon, 3.65% accrual rate
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	Zero coupon, 3.71% accrual rate No Mandatory	No Mandatory	No Mandatory	Zero coupon, 3.65% accrual rate No Mandatory
20 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Zero coupon, 3.71% accrual rate No	No	No	Zero coupon, 3.65% accrual rate No
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	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	Zero coupon, 3.65% 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)	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A
21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Zero coupon, 3.71% accrual rate 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	Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A
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)	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A
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 If convertible, conversion rate If convertible, mandatory or optional conversion	Zero coupon, 3.71% accrual rate 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	Zero coupon, 3.65% 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	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A 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	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible 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	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A 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	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible 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	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.65% accrual rate No Mandatory 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 dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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 Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Zero coupon, 3.71% accrual rate 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Zero coupon, 3.65% 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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 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)	Zero coupon, 3.71% 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 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 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	Zero coupon, 3.65% 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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partiall If write-down, permanent or temporary If temporary write-down, description 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, 3.71% 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	No Mandatory No 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	Zero coupon, 3.65% 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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into 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	Zero coupon, 3.71% 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 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 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	Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, full or partiall If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Zero coupon, 3.65% 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, specify instrument type convertible into If convertible, specify instrument type convertible 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	Zero coupon, 3.71% 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No 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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	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 NIP Offering Circular - Jul 11, 207	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019	Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, full or partiall If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	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 NIP Offering Circular - Jul 11, 20	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 Prospectus - July 11, 2019 NIP Prospectus Supplement -	Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible 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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	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 NIP Offering Circular - Jul 11, 207	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019	Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	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 NIP Offering Circular - Jul 11, 20	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 Prospectus - July 11, 2019 NIP Prospectus Supplement -	Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28, 2019	Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/

	atures Of Regulatory Capital Instruments				
(\$ million	ns except as noted)				
		Included in TLAC not included in	Included in TLAC not included	Included in TLAC not included in	Included in TLAC not included
		regulatory capital	in regulatory capital	regulatory capital	in regulatory capital
1	Issuer	BMO	ВМО	ВМО	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06269DUAE	06368DGZ1	220044008	220051676
	Identifier for private placement)	06368DHA5	00300DGZ1	220014908	220051676
			Province of Ontario and the		Province of Ontario and the
		Province of Ontario and the laws	laws of Canada applicable	Province of Ontario and the laws	laws of Canada applicable
3	Governing law(s) of the instrument	of Canada applicable therein	therein	of Canada applicable therein	therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			****	
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument Accounting classification	10.2 Liability - fair value option	Liability - fair value option	USD 50 Liability - fair value option	USD 50 Liability - fair value option
11	Original date of issuance / Settlement	7/2/2020		7/8/2020	7/9/2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	7/2/2030		7/8/2060	7/9/2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
1					
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 2-July-2021	2-Jul-2021	8-Jul-21	9-Jul-21
			January 02, 2022; July 02,		
			2022; January 02, 2023; July		
			02, 2023;		
		At par on January 02, 2022; July	January 02, 2024; July 02,		
		02, 2022; January 02, 2023; July			
		02, 2023;	02, 2025;		
		January 02, 2024; July 02, 2024;			
		January 02, 2025; July 02, 2025; January 02, 2026; July 02, 2026;	02, 2027; January 02, 2027; July 02, 2027;		
		January 02, 2026, July 02, 2026, January 02, 2027;			July 9 in each year,
		January 02, 2028; July 02, 2028;	2028; January 02, 2029; July	July 8 in each year, commencing	commencing on July 9, 2021
		January 02, 2029; July 02, 2029;		on July 8, 2021 up to and	up to and excluding the
16	Subsequent call dates, if applicable	January 02, 2030	January 02, 2030	excluding the maturity date	maturity date
	Coupons/dividends	•		,	·
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 1.90%	Fixed Zero coupon, 2.00% accrual ra	Fixed Zero coupon, 3.27% accrual rate	Fixed Zero coupon, 3.28% accrual ra
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	Fixed	Fixed	Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 1.90% No	Fixed Zero coupon, 2.00% accrual ra No	Fixed Zero coupon, 3.27% accrual rate No	Fixed Zero coupon, 3.28% accrual ra 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	Fixed 1.90%	Fixed Zero coupon, 2.00% accrual ra	Fixed Zero coupon, 3.27% accrual rate	Fixed Zero coupon, 3.28% 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	Fixed 1.90% No	Fixed Zero coupon, 2.00% accrual ra No	Fixed Zero coupon, 3.27% accrual rate No	Fixed Zero coupon, 3.28% accrual ra 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 1.90% No Mandatory No Cumulative	Fixed Zero coupon, 2.00% accrual ra No Mandatory No Cumulative	Fixed Zero coupon, 3.27% accrual rate No Mandatory No Cumulative	Fixed Zero coupon, 3.28% 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	Fixed 1.90% No Mandatory No Cumulative Non-convertible	Fixed Zero coupon, 2.00% accrual ra No Mandatory No Cumulative Non-convertible	Fixed Zero coupon, 3.27% accrual rate No Mandatory No Cumulative Non-convertible	Fixed Zero coupon, 3.28% 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)	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A	Fixed Zero coupon, 2.00% accrual ra No Mandatory No Cumulative Non-convertible N/A	Fixed Zero coupon, 3.27% accrual rate No Mandatory No Cumulative Non-convertible N/A	Fixed Zero coupon, 3.28% 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	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero coupon, 2.00% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero coupon, 3.27% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero coupon, 3.28% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A	Fixed Zero coupon, 2.00% accrual ra No Mandatory No Cumulative Non-convertible N/A	Fixed Zero coupon, 3.27% accrual rate No Mandatory No Cumulative Non-convertible N/A	Fixed Zero coupon, 3.28% accrual ra 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 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 2.00% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 3.27% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 3.28% 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	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero coupon, 2.00% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero coupon, 3.27% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero coupon, 3.28% accrual ra 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, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 2.00% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 3.27% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 3.28% 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 If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 2.00% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 3.27% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 3.28% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Zero coupon, 2.00% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Zero coupon, 3.27% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.28% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Zero coupon, 2.00% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Zero coupon, 3.27% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Zero coupon, 3.28% accrual ra No Mandatory 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Zero coupon, 2.00% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Zero coupon, 3.27% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.28% accrual ra 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Zero coupon, 2.00% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Zero coupon, 3.27% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.28% accrual ra 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, specify instrument type convertible into If convertible, specify issuer of instrument it 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 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Zero coupon, 2.00% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Zero coupon, 3.27% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.28% accrual ra 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write-down trigger (s) If write-down, full or partiall If write-down, full or partiall If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Zero coupon, 2.00% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Zero coupon, 3.27% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.28% accrual ra 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, specify instrument type convertible into If convertible, specify issuer of instrument it 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 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Fixed Zero coupon, 2.00% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.27% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.28% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Zero coupon, 2.00% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Zero coupon, 3.27% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.28% accrual ra 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 instrument type convertible into Write-down feature If write-down, write-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 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Fixed Zero coupon, 2.00% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.27% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.28% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities	Fixed Zero coupon, 2.00% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.27% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed Zero coupon, 3.28% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 2.00% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 3.27% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 3.28% accrual ra 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities	Fixed Zero coupon, 2.00% accrual ra 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, 3.27% 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	Fixed Zero coupon, 3.28% accrual ra No Mandatory 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 2.00% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 3.27% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 3.28% accrual ra 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, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed Zero coupon, 2.00% accrual ra 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 Zero coupon, 3.27% 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	Fixed Zero coupon, 3.28% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 2.00% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 3.27% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 3.28% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, appecify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed Zero coupon, 2.00% accrual ra 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 Zero coupon, 3.27% 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 Prospectus - July 11, 2019	Fixed Zero coupon, 3.28% accrual ra 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 Prospectus - July 11, 2015
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed Zero coupon, 2.00% accrual ra 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 Zero coupon, 3.27% 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	Fixed Zero coupon, 3.28% accrual ra No Mandatory No 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, appecify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	Fixed Zero coupon, 2.00% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.27% accrual rate No Mandatory No Cumulative N/A	Fixed Zero coupon, 3.28% 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/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, appecify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	Fixed Zero coupon, 2.00% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.27% accrual rate No Mandatory No Cumulative N/A	Fixed Zero coupon, 3.28% 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/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, the partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down, write-down trigger (s) If write-down, full or partiall If write-down, full or partiall If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify on-compliant features Prospectus / Base Shelf Prospectus (if applicable)	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A	Fixed Zero coupon, 2.00% accrual ra 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	Fixed Zero coupon, 3.27% 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 Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28, 2019	Fixed Zero coupon, 3.28% accrual ra 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 NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28, 2019

	atures Of Regulatory Capital Instruments				
(\$ IIIIIOI	is except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg		00000001154	00000001110	
2	identifier for private placement)	220484181	06368DHF4	06368DHJ6	06368DHK3
		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
4	Regulatory treatment Transitional Basel III rules	N1/A	NI/A	N1/A	NI/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 50	6.17	2.5	4.332
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 7/15/2020	Liability - fair value option 7/17/2020	Liability - fair value option 7/20/2020	Liability - fair value option 7/21/2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	7/15/2060		7/20/2026	7/21/2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	15-Jul-21	At par on 17-July-2021	At par on 20-July-2021	At par on 21-July-2021
			At par on January 17, 2022;		
			July 17, 2022; January 17,		
			2023; July 17, 2023; January 17, 2024; July 17,		At par on January 21, 2022;
			2024; January 17, 2025; July		July 21, 2022; January 21,
			17, 2025; January 17, 2026;		2023; July 21, 2023;
			July 17, 2026; January 17, 2027; July 17, 2027; January		January 21, 2024; July 21, 2024; January 21, 2025; July
			17, 2028; July 17, 2028;	At par on January 20, 2022;	21, 2025; January 21, 2026;
			January 17, 2029; July 17,	July 20, 2022; January 20,	July 21, 2026; January 21,
		July 15 in each year, commencing on July 15, 2021	2029; January 17, 2030; July 17, 2030; January 17, 2031;	2023; July 20, 2023; January 20, 2024; July 20,	2027; July 21, 2027; January 21, 2028; July 21, 2028;
		up to and excluding the	July 17, 2031; January 17,	2024; January 20, 2025; July	January 21, 2029; July 21,
16	Subsequent call dates, if applicable	maturity date	2032	20, 2025; January 20, 2026	2029; January 21, 2030
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.19% accrual ra			1.75-2.20%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatan	Mandatory	Mandatany	Mandatory
20	Existence of a step up or other incentive to	Mandatory	Mandatory	Mandatory	Ivialidatory
21	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
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	IN/P\	13/73	19/7	19/73
28	into				
00	If convertible, specify issuer of instrument it	N1/A	NI/A	NI/A	NI/A
29 30	converts into Write-down feature	N/A No	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	· ·		· · · ·	
32	If write-down, full or partial				
33	If write-down, permanent or temporary If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation				
35	(specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	NIP Prospectus - July 11, 2019	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - Aug 28, 2019	N/Λ	N/A	N/A
-		mug 20, 2018	N/A	IN/A	IN/A
	Pricing Supplement (if applicable)	Final Terms - Cusip:	Final Terms - Cusip:	Final Terms - Cusip:	Final Terms - Cusip:
		220484181	06368DHF4	06368DHJ6	06368DHK3

(\$ million	eatures Of Regulatory Capital Instruments as except as noted)				
(Ψ TIIIIIT	is except as noted)				
		Included in TLAC not included	Included in TLAC not included		Included in TLAC not included
	Leaver	in regulatory capital	in regulatory capital	in regulatory capital	in regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BMO	BMO	ВМО	ВМО
2	identifier for private placement)	220886930	220934209	06367WZ48	06368DHT4
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
3	Governing law(s) of the instrument	laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein
3		u le le li l	ulerelli	tilei elli	ti ici cii i
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 50	N/A USD 50	N/A USD 10	N/A 17
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	7/24/2020		7/31/2020	8/4/2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	7/24/2060		7/31/2035	8/4/2030
14	issuer can subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	24-Jul-21	27-Jul-21	At par on 31-October-2020	At par on 4-August-2021
					,
		July 24 in each year,	July 27 in each year,	At par on each January 31,	At par on each August and
		commencing on July 24, 2021		April 30, July 31, and October	February 4, commencing
16	Subsequent call dates, if applicable	up to and excluding the maturity date	up to and excluding the maturity date	31 of each year, commencing on October 31, 2020.	August 4, 2021 up to and excluding the maturity date
10	Coupons/dividends	maturity date	maturity date	011 October 31, 2020.	excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index		Zero coupon, 3.03% accrual ra	2.00%	1.70 - 2.10%
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or				No
20	311	Mandatory	Mandatory	Mandatory	
1	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	311	Mandatory No	Mandatory No	Mandatory No	
22	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	Mandatory No Cumulative
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	No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
22 23 24	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A
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	No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
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 If convertible, conversion rate	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
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 If convertible, conversion rate	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
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	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 N/A
22 23 24 25 26	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Cumulative Non-convertible N/A N/A N/A N/A	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
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	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
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A	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
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, 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 N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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	Mandatory No Cumulative Non-convertible 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	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned 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 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	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
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 instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 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 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 No Exemption from subordination 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 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 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 No Exemption from subordination 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 16, 2020	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 NIP Prospectus - July 16, 2020	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 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 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 No Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or 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 Position in subordination hierarchy in liquidation (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 NIP Prospectus - July 16, 2020	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 16, 2020	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A M/A 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
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 NIP Prospectus - July 16, 2020	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 NIP Prospectus - July 16, 2020	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No

	eatures 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 not included
		in regulatory capital	Included in TLAC not included in regulatory capital	in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	-	-	-	-
2	identifier for private placement)	06367WZ89	06368DHU1	06368DHV9	06368DHW7
		5 1 10 1 11	5 1 10 1 11	5 1 10 1 11	5
		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				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				1.1/2
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	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				
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 5	N/A 5	N/A 16.295	N/A
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	8/6/2020		8/13/2020	8/18/2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2/6/2026		8/13/2025	8/18/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and	0.051	40.4	A	40 4 4 4 6004
15	redemption amount / Initial maturity	On 6-February-2022	At par on 10-August-2021	At par on 13-August-2021	At par on 18-August-2021
ĺ		1			
		On each August and February	At par on each August and	At par on each August and	At par on each August and
		6, commencing February 6,	February 10, commencing	February 13, commencing	February 18, commencing
16	Subsequent call dates, if applicable	2022 up to and excluding the maturity date	August 10, 2021 up to and excluding the maturity date	August 13, 2021 up to and excluding the maturity date	August 18, 2021 up to and excluding the maturity date
10	Coupons/dividends	maturity date	oxologing the maturity date	excitating the maturity date	exoluting the maturity date
Ì			Fixed	Fixed	
17	Fixed or floating dividend/coupon	Fixed	rixeu		Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index		1.40 - 1.70%	1.25%	
			1.40 - 1.70%		
18 19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	1.00%	1.40 - 1.70% No	1.25% No	1.25 - 2.10% No
18	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	1.00%	1.40 - 1.70%	1.25%	1.25 - 2.10%
18 19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	No Mandatory	1.40 - 1.70% No Mandatory	No Mandatory	1.25 - 2.10% 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 1.00% Mandatory	1.40 - 1.70% No Mandatory	No Mandatory No	1.25 - 2.10% 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	1.40 - 1.70% No Mandatory No Cumulative	1.25% No Mandatory No Cumulative	1.25 - 2.10% No Mandatory No Cumulative
18 19 20 21 22 23	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	1.40 - 1.70% No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	1.25 - 2.10% 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	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	1.25 - 2.10% 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	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A	1.25% No Mandatory No Cumulative Non-convertible N/A N/A	1.25 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A
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	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	1.25 - 2.10% 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	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A	1.25% No Mandatory No Cumulative Non-convertible N/A N/A	1.25 - 2.10% 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	1.40 - 1.70% 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	1.25 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.40 - 1.70% 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	1.25 - 2.10% 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, trully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	1.40 - 1.70% 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	1.25 - 2.10% 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.25 - 2.10% 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If 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	1.40 - 1.70% 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	1.25 - 2.10% 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tilly or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.25 - 2.10% 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 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, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.25 - 2.10% 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, trully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.25 - 2.10% 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 32 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.25 - 2.10% 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 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 instrument type convertible into Write-down feature If write-down, write-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	1.40 - 1.70% 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	1.25 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 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, tilly or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If triendown, full or partial If triendown, full or partial If triendown, 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	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A	1.25 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If 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	1.40 - 1.70% 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	1.25 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tilly or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If triendown, full or partial If triendown, full or partial If triendown, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	1.40 - 1.70% 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	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
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, trully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	1.40 - 1.70% 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 Exemption from subordination	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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No 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	1.25 - 2.10% 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify 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 write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	1.25 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify 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 write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	1.25 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify 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 write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	1.25 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify 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 write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	1.25 - 2.10% 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	1.25 - 2.10% 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, partially If convertible, 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 Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	1.25 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	1.25 - 2.10% 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

	atures Of Regulatory Capital Instruments s except as noted)				
	, , , , , , , , , , , , , , , , , , , ,				
		Included in TLAC not included	Included in TLAC not included in		Included in TLAC not included
1	Issuer	in regulatory capital BMO	regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO
- '	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BIVIO	BIVIO	ВМО	БІЛО
2	identifier for private placement)	06368DHX5	06368DHY3	221504682	222463700
		Province of Ontario and the		Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	Province of Ontario and the laws	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	of Canada applicable therein	therein	therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	2.5		USD 330	50
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	8/21/2020 Dated	8/26/2020 Dated	8/27/2020 Dated	8/28/2020 Dated
13	Original maturity date / Final maturity	8/21/2027	8/26/2030	8/27/2060	8/28/2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
14		100	1.00	100	100
45	Optional call date, contingent call dates and	At par on 24 August 2024	At par on 26 August 2024	27 Aug 25	At pay on 28 August 2022
15	redemption amount / Initial maturity	At par on 21-August-2021	At par on 26-August-2021	27-Aug-25	At par on 28-August-2022
16	Subsequent call dates, if applicable	At par on each August and February 21, commencing August 21, 2021 up to and excluding the maturity date	At par on each August and February 26, commencing August 26, 2021 up to and excluding the maturity date	Each August 27, commencing August 27, 2025 up to and excluding the maturity date.	Each August 28, commencing August 28, 2022 up to and excluding the maturity date.
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.55%		Zero Coupon, 2.74%	2.30%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or	Man data :	Mandatan	Mandatan.	Mandatan
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it				
29	converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32 33	If write-down, full or partial If write-down, permanent or temporary				
33	If temporary write-down, description of write-				
34	down mechanism		Ee		
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation				
25	(specify instrument type immediately senior to instrument)	Pari populto Deposit Lietaisi	Pari pagu ta Danasit Liakilisia	Pari pagu ta Danasia Lietaisi	Pari populto Deposit Lietani
35 36	Non-compliant transitioned features	No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
31	Prospectus / Base Shelf Prospectus / Short Form Prospectus	IVA	IVA		NIP Offering Circular - July 16,
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DF	Final Terms - CUSIP: 06368DHY	Final Terms - CUSIP: 2215046	Final Terms - CUSIP: 2224637

Included in TLAC not included in TLAC not included in regulatory capital regulatory capital in regulatory capi		atures Of Regulatory Capital Instruments as except as noted)				
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Service of Control applicable projection of Section Control applicable projection of Section Control applicable projection of Contro			Province of Ontario and the		Province of Ontario and the	Province of Ontario and the
3				Province of Ontario and the laws		
38 101 to TLAC Ten Sees is actived (file other TLAC engine trainers governed by thorse play Communication Contractual	3	Governing law(s) of the instrument	therein	of Canada applicable therein	therein	therein
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Each September and March 1, commercing September and March 3, commercing September and March 3, September and March 1, commercing September 3, 256-21 Each September 3, 256-21 Each September 3, 256-21 Each September 3, 256-21 Each Septem						
Annex recognised in egiptory cipital (Correcty) Recognised in egiptory cipital cipita						
Amount recognised in regulatory capital (Currency in a commission, as of most neterinal reporting date) Amount recognised in regulatory capital (Currency in a commission, as of most neterinal reporting date) Amount recognised in regulatory capital (Currency in a commission, as of most neterinal reporting date) Amount recognised in regulatory capital (Currency in a commission) Amount recognised in regulatory capital (Currency in a commission) Amount recognised in regulatory capital (Currency in a commission) Amount recognised in regulatory capital (Currency in a commission) Amount recognised in regulatory capital (Currency in a commission) Amount recognised in recognised in recognised in commission of the commission			-	-	17	
Both continues of minutes experience of minutes of the immunity 1 1 1 1 1 1 1 1 1		Instrument type	Other TLAC Instrument	Other TLAC Instrument	Other TLAC Instrument	Other TLAC Instrument
Both continues of minutes experience of minutes of the immunity 1 1 1 1 1 1 1 1 1		Amount recognised in regulatory capital (Currency in				
Para value of instrument	8		N/A	N/A	N/A	N/A
Commercing Selection						6.2
11 Original date of disease of contended to Chief of Chie			Liability - fair value option			
District		ŭ				9/4/2020
Source and subject to prior supervisory approval Source and subject to prior supervisory approval Control cell date, contingent call dates and redemption amount / initial maturity 1-Sep-21 3-Sep-21 3-Sep-21 4-Sep-21		Perpetual or dated			Dated	
Commencing September and March 1, Each September and March 3, Commencing September 3, 2021 to and excluding the analysis of the commencing September 3, 2021 to and excluding the analysis of the analysis of the commencing September 3, 2021 to and excluding the analysis of the analysis o	13	Original maturity date / Final maturity	9/1/2027	9/3/2030	9/3/2027	9/4/2032
Subsequent call dates, if applicable Subsequent call	14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Subsequent call dates, if applicable Subsequent call						
Each September and March 1, Each September and March 3, commencing September 1, 2021 up to and excluding the maturity date matur	15		1 San 21	2 Can 21	2 San 21	4 Son 21
commencing September 3, 2021 up to and excluding the maturity date but the maturity date and excluding the maturity date but the maturity date and excluding the maturity date but the maturity date but the maturity date but date and excluding the maturity date but date and excluding the maturity date but date	15	redemption amount / mittal maturity	1-Sep-21	3-3ep-21	3-Sep-21	4-Sep-21
Coupons/dividends 17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed Fixed Fixed Coupon, 1.37% Zero Coupon, 1.38% Zero Coupon, 1.58% Zer			commencing September 1, 2021 up to and excluding the	commencing September 3, 2021 up to and excluding the maturity	commencing September 3, 2021 up to and excluding the	commencing September 4, 2021 up to and excluding the
Fixed or floating dividend/coupon Fixed	16		maturity date	date	maturity date	maturity date
Coupon rate and any related index	47		Fixed	Fixed	Fixed	Fixed
Existence of a dividend stopper Puly discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem redeem 10 No 10 No 11 Redeem 12 Redeem 13 No 12 Noncumulative or cumulative 14 Nonconvertible or non-convertible 15 Non-convertible or non-convertible 16 Convertible, conversion ritgger (s) 17 If convertible, mandatory or optional conversion into convertible 18 If convertible, specify instrument it convertible instrument in convertible inst		, ,				
Fully discretionary, partially discretionary or mandatory mandatory Existence of a step up or other incentive to redeem No		·				
mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Existence of a step up or other incentive to redeem No	13	i ''	140	140	140	140
Existence of a step up or other incentive to No	20		Mandatory	Mandatory	Mandatory	Mandatory
redeem		·	,			
Convertible or non-convertible Non-convertib	21		No	No	No	No
1	22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
25						
If convertible, conversion rate						
If convertible, mandatory or optional conversion If convertible, specify instrument type convertible If convertible, specify instrument it onvertible, specify instrument it onv						
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into NA N/A N/A N/A N/A Write-down feature No No 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 N	20	n conveniore, conversion rate	I WA	19/7	INA	IN/A
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/	27		N/A	N/A	N/A	N/A
29 converts into N/A N/A N/A N/A N/A N/A 30 Write-down feature No No No No No No 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 down mechanism 35 Type of subordination Position in subordination type immediately senior to instrument type immediately senior to instrument) 36 Non-compliant transitioned features No	28					
30 Write-down feature No		If convertible, specify issuer of instrument it				
If write-down, permanent or temporary If temporary write-down, description of write-down mechanism 34 Type of subordination Position in subordination hierarchy in liquidation (specify instrument) Pari pasu to Deposit Liabilities Non-compliant transitioned features No N						
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 4 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to 35 instrument) 36 Non-compliant transitioned features 37 If yes, specify non-compliant features 38 N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus 39 Pricing Supplement (if applicable) 10 If write-down, full or partial 30 If write-down, permanent or temporary Exemption from subordination Exemption from subordinati			No	No	No	No
If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Non-compliant transitioned features No N						
If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities		·				
down mechanism Exemption from subordination Exemption fr	33					
Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities No Prospectus / Base Shelf Prospectus / Short Form Prospectus Pricing Supplement (if applicable) Exemption from subordination Pari pasu to Deposit Liabilities Pari pasu	34					
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilitie			Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
(specify instrument type immediately senior to instrument) 35 Non-compliant transitioned features No No No No No No No N	J .u		zp.s.zrom oaboramadon	Gazoranianori		
35 instrument) Pari pasu to Deposit Liabilities Pari pasu to Depos	1					
Non-compliant transitioned features No No No No No No No N	35		Pari pasu to Deposit Liabilities	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)		·	No	No	No	No
Prospectus 2020 Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
Pricing Supplement (if applicable)			<u> 2020</u>			
		Supplement to Base Shelf Prospectus (if applicable)				

	atures Of Regulatory Capital Instruments s except as noted)				
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	DIVIO	DIVIO	DIVIO	DIVIO
2	identifier for private placement)	06368DJL9	06368DJN5	221926188	06368DJP0
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
	Coverning law/s) of the instrument	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment Transitional Basel III rules	NI/A	NI/A	N1/A	N1/A
- 4 - 5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	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		USD 550	5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	9/4/2020	9/4/2020	9/9/2020	
12	Perpetual or dated Original maturity date / Final maturity	Dated	Dated	Dated	Dated 0/40/2020
13 14	Issuer call subject to prior supervisory approval	9/4/2030 Yes	9/4/2030 Yes	9/9/2060 Yes	9/10/2029 Yes
	San Lasjan Lasjan Gapor Rose, approved				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	1-San-21	At par on 4-September-2021	9-Sep-25	10-Sep-21
15	redemption amount / mittal maturity	4-3eρ-21	At par on 4-September-2021	9-3ep-23	10-Зер-21
		Each September and March 4, commencing September 4, 2021 up to and excluding the	and March 4, commencing September 4, 2021 up to and	Each September 9, commencing September 9, 2025 up to and excluding the	Each September and March 10, commencing September 10, 2021 up to and excluding
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	excluding the maturity date	maturity date.	the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 1.80%	1.70-2.10%	Zero Coupon, 2.85%	Zero Coupon, 1.84%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
04	Existence of a step up or other incentive to	M.	N.	M	NI.
21 22	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 If convertible, specify instrument type convertible	N/A	N/A	N/A	N/A
28	into If convertible, specify issuer of instrument it				
29	converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32 33	If write-down, full or partial If write-down, permanent or temporary				
33	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation				
35	(specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liahilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			NIP Offering Circular - July 16,	2020
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 2219261	Final Terms - CUSIP: 06368D

	atures Of Regulatory Capital Instruments as except as noted)				
(Ψ TIIIIIT	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	000000 100	00000001/00	00000001/07	0000714/5D4
2	identifier for private placement)	06368DJR6	06368DKB9	06368DKC7	06367W5P4
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
_		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	NI/A	NI/A	N1/A	NI/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	35			USD 15
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 9/15/2020	Liability - fair value option 9/25/2020	Liability - fair value option 9/28/2020	Liability - fair value option 9/29/2020
12	Perpetual or dated	9/15/2020 Dated	9/25/2020 Dated	9/28/2020 Dated	9/29/2020 Dated
13	Original maturity date / Final maturity	9/15/2030	9/25/2030	9/28/2027	9/29/2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 15-September-2021	At par on 25-September-2021	28-Sep-21	On 29-March-2021
1					
		At par on each September and March 15, commencing	At par on each September and March 25, commencing	Each September and March	On each September and March 29, commencing March
		and March 15, commencing September 15, 2021 up to and	and March 25, commencing September 25, 2021 up to and	28, commencing September 28, 2021 up to and excluding	March 29, commencing March 29, 2021 up to and excluding
16	Subsequent call dates, if applicable	and March 15, commencing	and March 25, commencing	28, commencing September	March 29, commencing March
	Coupons/dividends	and March 15, commencing September 15, 2021 up to and excluding the maturity date	and March 25, commencing September 25, 2021 up to and excluding the maturity date	28, commencing September 28, 2021 up to and excluding the maturity date	March 29, commencing March 29, 2021 up to and excluding the maturity date
16 17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	and March 15, commencing September 15, 2021 up to and	and March 25, commencing September 25, 2021 up to and	28, commencing September 28, 2021 up to and excluding	March 29, commencing March 29, 2021 up to and excluding
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	and March 15, commencing September 15, 2021 up to and excluding the maturity date Fixed	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed	28, commencing September 28, 2021 up to and excluding the maturity date	March 29, commencing March 29, 2021 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	and March 15, commencing September 15, 2021 up to and excluding the maturity date Fixed 1.81%	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80%	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	and March 15, commencing September 15, 2021 up to and excluding the maturity date Fixed 1.81%	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80%	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49%	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85%
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	and March 15, commencing September 15, 2021 up to and excluding the maturity date Fixed 1.81% No Mandatory	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	and March 15, commencing September 15, 2021 up to and excluding the maturity date Fixed 1.81% No Mandatory No Cumulative	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	and March 15, commencing September 15, 2021 up to and excluding the maturity date Fixed 1.81% No Mandatory No Cumulative Non-convertible	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative Non-convertible	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	and March 15, commencing September 15, 2021 up to and excluding the maturity date Fixed 1.81% No Mandatory No Cumulative Non-convertible N/A N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative Non-convertible N/A N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	and March 15, commencing September 15, 2021 up to and excluding the maturity date Fixed 1.81% No Mandatory No Cumulative Non-convertible N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative Non-convertible N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	and March 15, commencing September 15, 2021 up to and excluding the maturity date Fixed 1.81% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative Non-convertible N/A N/A N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	and March 15, commencing September 15, 2021 up to and excluding the maturity date Fixed 1.81% No Mandatory No Cumulative Non-convertible N/A N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative Non-convertible N/A N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	and March 15, commencing September 15, 2021 up to and excluding the maturity date Fixed 1.81% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative Non-convertible N/A N/A N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	and March 15, commencing September 15, 2021 up to and excluding the maturity date Fixed 1.81% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	and March 15, commencing September 15, 2021 up to and excluding the maturity date Fixed 1.81% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative Non-convertible N/A N/A N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	and March 15, commencing September 15, 2021 up to and excluding the maturity date Fixed 1.81% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	and March 15, commencing September 15, 2021 up to and excluding the maturity date Fixed 1.81% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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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	and March 15, commencing September 15, 2021 up to and excluding the maturity date Fixed 1.81% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation	and March 15, commencing September 15, 2021 up to and excluding the maturity date Fixed 1.81% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If tremporary write-down, description of write-down mechanism Type of subordination	and March 15, commencing September 15, 2021 up to and excluding the maturity date Fixed 1.81% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	and March 15, commencing September 15, 2021 up to and excluding the maturity date Fixed 1.81% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, appecify instrument type convertible into If convertible, specify instrument type convertible into If the down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	and March 15, commencing September 15, 2021 up to and excluding the maturity date Fixed 1.81% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	and March 15, commencing September 15, 2021 up to and excluding the maturity date Fixed 1.81% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A 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, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, appecify instrument type convertible into If convertible, specify instrument type convertible into If the down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	and March 15, commencing September 15, 2021 up to and excluding the maturity date Fixed 1.81% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, appecify instrument type convertible into If convertible, specify instrument type convertible into If the down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	and March 15, commencing September 15, 2021 up to and excluding the maturity date Fixed 1.81% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus

	atures Of Regulatory Capital Instruments is except as noted)				
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		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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DKA1	06368DKD5	06368DKE3	06368DKK9
	, ,				
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	7.9		USD 1.493	5
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 10/1/2020	Liability - fair value option 10/2/2020	Liability - fair value option 10/2/2020	Liability - fair value option 10/14/2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	10/1/2028 Yes	10/2/2030 Yes	10/2/2025 Yes	10/14/2030 Yes
1+	ισουσι σωι σωνήσοι το μποι συμοινίσοι γ αμμισναί	100	1100	100	100
45	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 1-October-2021	At par an 2 October 2004	At par on 2-October-2021	44.0=/04
15	redemption amount / Initial maturity	At par on 1-October-2021	At par on 2-October-2021	At par on 2-October-2021	14-Oct-21
		At par on each October and	At par on each October and	At par on each October and	Each October and April 14,
		April 1, commencing October	April 2, commencing October	April 2, commencing October	commencing October 14,
16	Subsequent call dates, if applicable	1, 2021 up to and excluding the maturity date	2, 2021 up to and excluding the maturity date	2, 2021 up to and excluding the maturity date	2021 up to and excluding the maturity date
16	Coupons/dividends	the maturity date	the maturity date	the maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	1.20-2.00% No	1.80% No	0.80%-1.20% No	Zero Coupon, 1.77% No
	Fully discretionary, partially discretionary or			110	
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible 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
	If convertible, specify instrument type convertible				
28	into If convertible, specify issuer of instrument it				
29	converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial				
33	If write-down, permanent or temporary				
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
	Position in subordination hierarchy in liquidation	•		•	
35	(specify instrument type immediately senior to instrument)	Pari pasu to Denosit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Denosit Liabilities	Pari pasu to Denosit 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)				
	рарриениент то разе энен Prospectus (IT applicable)				
	Pricing Supplement (if applicable)	Final Torms - CURID: 000000	Final Torms CLICID: 000000	Final Torms CLISID: 000000	Final Torms CLICID: 0000001
	1	<u> Final Terms - CUSIP: 06368DF</u>	rinai Terris - CUSIP: 06368DF	rmai remis - CUSIP: 06368DI	Final Terms - CUSIP: 06368Dk

(\$ 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	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368DKP8	06367W6Z1	06368DKN3	06368DLX0
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		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				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument		USD 1.459	USD 50	5
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Perpetual or dated	10/15/2020 Dated	10/20/2020 Dated	10/21/2020 Dated	11/2/2020 Dated
13	Original maturity date / Final maturity	10/15/2030		10/21/2030	11/2/2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	, , , , , , , , , , , , , , , , , , , ,				
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 15-October-2021	On 20-October-2022	At par on 21-October-2021	At par on 2-November-2021
10	Todompton amount / miliar maturity	The pair off To Goldbor 2021	CIT 20 COLOBER 2022	7 t par 01121 00t0501 2021	7 t par on 2 Hovernber 2021
		At par on each October and	On each October and April 20,	At par on each October and	At par on each November and
		April 15, commencing October	commencing October 20,	April 21, commencing October	
		15, 2021 up to and excluding		21, 2021 up to and excluding	November 2, 2021 up to and
16	Subsequent call dates, if applicable Coupons/dividends	the maturity date	maturity date	the maturity date	excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.83%		1.40%-1.75%	1.30%
19	Existence of a dividend stopper	No		No	
					No
	Fully discretionary, partially discretionary or	110			No
20		Mandatory	Mandatory	Mandatory	No Mandatory
	Fully discretionary, partially discretionary or			Mandatory	Mandatory
20 21	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No	Mandatory No
20 21 22	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Cumulative	Mandatory No Cumulative	Mandatory No Cumulative	Mandatory No Cumulative
20 21 22 23	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
20 21 22 23 24	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	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	Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	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	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	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
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or opartial If write-down, permanent or temporary If temporary write-down, description 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative 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	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or 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 tremporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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	Mandatory 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	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or opartial If write-down, permanent or temporary If temporary write-down, description 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative 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	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, full or partiall If write-down, full or partiall If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative 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	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative 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	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative 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	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative 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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	eatures Of Regulatory Capital Instruments as except as noted)				
(\$ Million	is 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	BIVIO	BIVIO	DIVIO	BIVIO
2	identifier for private placement)	06368DLW2	06368DLY8	06368DLZ5	225220344
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6 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
	monument type	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Institution
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9 10	Par value of instrument Accounting classification	Liability - fair value option	25 Liability - fair value option	25 Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	11/2/2020	11/2/2020	11/2/2020	
12	Perpetual or dated	Dated	Dated 44/9/2000	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	11/2/2027 Yes	11/2/2030 Yes	11/2/2030 Yes	11/4/2035 Yes
1-7	can casjon to prior caporationy approval	1.55			. 55
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 2-November-2021	At par on 2-November-2021	At par on 2-November-2021	At par on 4-November-2022
		At par on each November and	At par on each November and	At nar on each November and	At par on each November 4
		May 2, commencing		May 2, commencing	commencing November 4,
	Cobsession of data if anytherite	November 2, 2021 up to and		November 2, 2021 up to and	2022 up to and excluding the
		excluding the maturity date	excluding the maturity date	excluding the maturity date	maturity date
16	Subsequent call dates, if applicable Coupons/dividends	and the same of th			
16		Fixed	Fixed	Fixed	Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 1.40%	1.80%	1.60%-2.10%	2.20%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	1.80%		
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 1.40%	1.80% No	1.60%-2.10%	2.20%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	Fixed 1.40% No Mandatory	No Mandatory	1.60%-2.10% No Mandatory	2.20% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 1.40% No Mandatory	1.80% No Mandatory	1.60%-2.10% No Mandatory	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	Fixed 1.40% No Mandatory No Cumulative	1.80% No Mandatory No Cumulative	1.60%-2.10% No Mandatory	2.20% No Mandatory No Cumulative
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A	1.80% No Mandatory No Cumulative Non-convertible N/A	1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A	2.20% No Mandatory No Cumulative Non-convertible N/A
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17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A	1.80% No Mandatory No Cumulative Non-convertible N/A	1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A	2.20% 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	Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	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	Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 1.40% No Mandatory No Cumulative Non-convertible 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	1.60%-2.10% 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
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If the convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	1.80% 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	1.60%-2.10% 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	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	1.80% 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	1.60%-2.10% 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	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	1.80% 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	1.60%-2.10% 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If the convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	1.80% 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	1.60%-2.10% 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	1.80% 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	1.60%-2.10% 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 1.40% 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 Po Exemption from subordination Pari pasu to Deposit Liabilities No N/A	1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A

	atures Of Regulatory Capital Instruments				
(Φ Million	s except as noted)				
			Included in TLAC not included		
	Januar	, ,	in regulatory capital	in regulatory capital	in regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	ВМО	ВМО	BMO
2	identifier for private placement)	225098140	06368DMA9	06368DMF8	06368DMH4
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
3	Governing law(s) of the instrument	laws of Canada applicable therein	laws of Canada applicable	laws of Canada applicable therein	laws of Canada applicable therein
3	Means by which enforceability requirement of Section	ulerelli	therein	therein	therein
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 10	1.806	N/A 3	2.275
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	11/6/2020	11/6/2020	11/9/2020	
12	Perpetual or dated	Dated 11/6/2050	Dated 11/6/2029	Dated 11/0/2027	Dated 11/0/2027
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	11/6/2050 Yes	11/6/2028 Yes	11/9/2027 Yes	11/9/2027 Yes
	issuer can subject to prior supervisory approval	100	100	100	1.00
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	6-Nov-25	At par on 6-November-2021	At par on 9-November-2021	At par on 9-November-2021
			At par on each November and	At par on each November and	At par on each November and
			May 6, commencing	May 9, commencing	May 9, commencing
16	Subsequent call dates, if applicable		November 6, 2021 up to and excluding the maturity date	November 9, 2021 up to and excluding the maturity date	November 9, 2021 up to and excluding the maturity date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index Existence of a dividend stopper	Zero Coupon, 2.70%	1.20%-2.00%	1.35%-1.70%	1.45%
19	Fully discretionary, partially discretionary or	No	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to	•	·	•	,
21	redeem		No	No	No
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	14/71	14/71	14/71	14/71
28	into				
	If convertible, specify issuer of instrument it				
29	converts into Write-down feature	N/A	N/A	N/A	N/A
30	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				
٥.	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
UTA	Position in subordination hierarchy in liquidation	= Nomption from Suborullation	=paion nom suboruliation	=	=puon nom suborumanom
	(specify instrument type immediately senior to				
35	instrument)		Pari pasu to Deposit Liabilities		
36	Non-compliant transitioned features If yes, specify non-compliant features		No N/A	No N/A	No N/A
37		14/71	14/71	14/71	13/7
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	NIP Prospectus - July 16, 2020			
	Supplement to Page Shalf Presentative (if any live bla)				
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)				
		Final Terms - CUSIP: 2250981	Final Terms - CUSIP: 06368DN	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368DN

// Padillion	atures Of Regulatory Capital Instruments				
(\$ million	ns except as noted)				
			Included in TLAC not included		
	l	in regulatory capital	in regulatory capital	in regulatory capital	in regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BMO	BMO	ВМО	BMO
2	identifier for private placement)	06368DMG6	06368DMJ0	06368DMK7	06368E3G5
	, , , , , , , , , , , , , , , , , , , ,		***************************************		
		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				
Ja	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractadi	Contractaci	Contractaar	Contractadi
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6 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
	попинен туре	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	1	1.5		USD 9.935
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 11/9/2020	Liability - fair value option 11/9/2020	Liability - fair value option 11/10/2020	Liability - fair value option 11/10/2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	11/9/2028	11/9/2030	11/10/2030	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 9-November-2021	At par on 9-November-2021	10-Nov-21	At par on 10-November-2021
					At par on each February, May,
		At par on each November and	At par on each November and	Each November and May 10,	August and November 10,
		May 9, commencing	May 9, commencing	commencing November 10,	commencing November 10,
	0.1	November 9, 2021 up to and	November 9, 2021 up to and	2021 up to and excluding the	2021 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	excluding the maturity date	excluding the maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.55%	1.80%	Zero Coupon, 1.85%	1.00%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatan	Mandatan.
20	mandatory Existence of a step up or other incentive to	Mandatory	Mandatory	Mandatory	Mandatory
21	redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
20	contention, conversion rate	1973	14/1	1 1/7 1	13// \
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
		1 4/7 1			
i	If convertible, specify instrument type convertible				1
28	If convertible, specify instrument type convertible into				
	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it		N/A	N/A	N/A
29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A	N/A No	N/A No	N/A No
	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it		N/A No	N/A No	N/A No
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			
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			
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			
29 30 31 32 33 34	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A No	No	No	No
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		No	No
29 30 31 32 33 34	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A No	No	No	No
29 30 31 32 33 34 34a 35	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A No Exemption from subordination Pari pasu to Deposit Liabilities	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 instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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	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 instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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	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 instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in 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	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 instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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	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 instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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	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 instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in 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	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 instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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	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 instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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	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 instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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	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

	atures Of Regulatory Capital Instruments s except as noted)				
(\$ million	s except as noted)				
			Included in TLAC not included		
<u> </u>	Januar	, ,	in regulatory capital	in regulatory capital	in regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	BMO	ВМО	BMO
2	identifier for private placement)	06368DML5	226142592	06368DMX9	06368DNC4
	, ,				
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
3	Governing law(s) of the instrument		laws of Canada applicable	laws of Canada applicable therein	laws of Canada applicable therein
3		ulerelli	therein	therein	therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A 2.098	N/A 50	N/A 2.3	N/A 0.2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	11/12/2020		12/1/2020	
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	11/12/2025	11/20/2035	12/1/2030	
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 12-November-2021	At par on 20-November-2021	At par on 1-December-2021	At par on 14-December-2021
	,	,	,	,	·
		At par on each November and	At par on each November 20	At par on each December and	At par on each December and
		May 12, commencing	commencing November 20,	June 1, commencing	June 14, commencing
		November 12, 2021 up to and	2021 up to and excluding the	December 1, 2021 up to and	December 14, 2021 up to and
16	Subsequent call dates, if applicable	excluding the maturity date	maturity date	excluding the maturity date	excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.00%-1.35%	2.26%		1.15%-1.35%
19	Existence of a dividend stopper		No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	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 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
20	comonada, comondantato	. 4. 1	. w. 1	. 4. 1	. 47. 1
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	If convertible, specify instrument type convertible				
28	into				
29	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, full or partial				
33	If write-down, permanent or temporary If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation				
	(specify instrument type immediately senior to	B. J	5	B. J	B
35 36	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	N/A
<u> </u>					
1	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
-	p				
	Supplement to Base Shelf Prospectus (if applicable)				
	Supplement to base shell riospectus (ii applicable)				
	Pricing Supplement (if applicable)				
		Final Terms - CUSIP: 06368DN	Final Terms - CUSIP: 2261425	Final Terms - CUSIP: 06368DN	Final Terms - CUSIP: 06368DN

	atures Of Regulatory Capital Instruments is except as noted)				
		la alcoda di la TLAO la ati la alcoda d	In abode die TLAC estimated	In about a die TLAO and in about a	la alcida dia TLAC a attinalisada d
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg		-	-	-
2	identifier for private placement)	06368DNF7	06368DNH3	06368DNK6	06368DNL4
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
3	Governing law(s) of the instrument	laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein
- 3	Means by which enforceability requirement of Section	uncroint .	uncronn	and on the same of	thoron
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A N/A
<u>6</u> 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	Other TLAC instrument
,	monument type	Chief 12 to morament	Cure 12 to instrument	Cure 12 to instrument	Care 12 to morament
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	10		7.5	5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	12/14/2020		12/18/2020	12/21/2020
13	Original maturity date / Final maturity	Dated 12/14/2030	Dated 12/15/2030	Dated 3/18/2033	Dated 12/21/2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	approval				
	Ontional call data contingent!!				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	14-Dec-21	15-Dec-21	19-Dec 21	At par on 21-December-2021
15	Tedemption amount / mittal maturity	14-Dec-21	15-Dec-21	18-Dec-21	At par on 21-December-2021
ĺ				On each March, June	
		On each December and June	On each December and June	On each March, June,	At par on each December and
		On each December and June	On each December and June	September and June 18,	
		14, commencing December	15, commencing December	September and June 18, commencing December 18,	At par on each December and June 21, commencing
16	Subsequent call dates, if applicable	14, commencing December 14, 2021 up to and excluding	15, commencing December 15, 2021 up to and excluding	September and June 18, commencing December 18, 2021 up to and excluding the	June 21, commencing December 21, 2021 up to and
16	Subsequent call dates, if applicable Coupons/dividends	14, commencing December	15, commencing December	September and June 18, commencing December 18,	June 21, commencing
16		14, commencing December 14, 2021 up to and excluding	15, commencing December 15, 2021 up to and excluding	September and June 18, commencing December 18, 2021 up to and excluding the	June 21, commencing December 21, 2021 up to and
	Coupons/dividends	14, commencing December 14, 2021 up to and excluding the maturity date	15, commencing December 15, 2021 up to and excluding the maturity date	September and June 18, commencing December 18, 2021 up to and excluding the maturity date	June 21, commencing December 21, 2021 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	14, commencing December 14, 2021 up to and excluding the maturity date	15, commencing December 15, 2021 up to and excluding the maturity date Fixed	September and June 18, commencing December 18, 2021 up to and excluding the maturity date Fixed	June 21, commencing December 21, 2021 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	14, commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83%	15, commencing December 15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70%	September and June 18, commencing December 18, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.96%	June 21, commencing December 21, 2021 up to and excluding the maturity date Fixed 1.50%-2.00%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	14, commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83%	15, commencing December 15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70%	September and June 18, commencing December 18, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.96%	June 21, commencing December 21, 2021 up to and excluding the maturity date Fixed 1.50%-2.00%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	14, commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory	15, commencing December 15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% No Mandatory	September and June 18, commencing December 18, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.96% No Mandatory	June 21, commencing December 21, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	14, commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory	15, commencing December 15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% No Mandatory	September and June 18, commencing December 18, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.96% No Mandatory	June 21, commencing December 21, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	14, commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative	15, commencing December 15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% No Mandatory No Cumulative	September and June 18, commencing December 18, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.96% No Mandatory No Cumulative	June 21, commencing December 21, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	14, commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible	15, commencing December 15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% No Mandatory No Cumulative Non-convertible	September and June 18, commencing December 18, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.96% No Mandatory No Cumulative Non-convertible	June 21, commencing December 21, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	14, commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A	15, commencing December 15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% No Mandatory No Cumulative Non-convertible N/A	September and June 18, commencing December 18, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.96% No Mandatory No Cumulative Non-convertible N/A	June 21, commencing December 21, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	14, commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A	15, commencing December 15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% No Mandatory No Cumulative Non-convertible N/A N/A	September and June 18, commencing December 18, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.96% No Mandatory No Cumulative Non-convertible N/A N/A	June 21, commencing December 21, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	14, commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A	15, commencing December 15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% No Mandatory No Cumulative Non-convertible N/A	September and June 18, commencing December 18, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.96% No Mandatory No Cumulative Non-convertible N/A	June 21, commencing December 21, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	14, commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A	15, commencing December 15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September and June 18, commencing December 18, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A	June 21, commencing December 21, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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, tully or partially If convertible, conversion rate	14, commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A	15, commencing December 15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% No Mandatory No Cumulative Non-convertible N/A N/A	September and June 18, commencing December 18, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.96% No Mandatory No Cumulative Non-convertible N/A N/A	June 21, commencing December 21, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	14, commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A	15, commencing December 15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September and June 18, commencing December 18, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A	June 21, commencing December 21, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	14, commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A	15, commencing December 15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September and June 18, commencing December 18, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A	June 21, commencing December 21, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	14, commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	15, commencing December 15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September and June 18, commencing December 18, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A	June 21, commencing December 21, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	14, commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A	15, commencing December 15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September and June 18, commencing December 18, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	June 21, commencing December 21, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step 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	14, commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	15, commencing December 15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September and June 18, commencing December 18, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	June 21, commencing December 21, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	14, commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	15, commencing December 15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September and June 18, commencing December 18, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	June 21, commencing December 21, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s)	14, commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	15, commencing December 15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September and June 18, commencing December 18, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	June 21, commencing December 21, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A 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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial	14, commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	15, commencing December 15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September and June 18, commencing December 18, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	June 21, commencing December 21, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A 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	14, commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	15, commencing December 15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September and June 18, commencing December 18, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	June 21, commencing December 21, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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, specify instrument type convertible into If convertible, specify instrument type convertible into 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-	14, commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	15, commencing December 15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September and June 18, commencing December 18, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	June 21, commencing December 21, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer 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	14, commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	15, commencing December 15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	September and June 18, commencing December 18, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	June 21, commencing December 21, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	14, commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	15, commencing December 15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	September and June 18, commencing December 18, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.96% 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	June 21, commencing December 21, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
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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, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	14, commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	15, commencing December 15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	September and June 18, commencing December 18, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	June 21, commencing December 21, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	14, commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	15, commencing December 15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	September and June 18, commencing December 18, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	June 21, commencing December 21, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	14, commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	15, commencing December 15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	September and June 18, commencing December 18, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	June 21, commencing December 21, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No
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	atures Of Regulatory Capital Instruments s except as noted)				
(\$ IIIIIIOI	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				
2	identifier for private placement)	06368DNJ9	06368DNQ3	06368EBV3	227976314
		Province of Ontario and the			
		laws of Canada applicable			
3	Governing law(s) of the instrument	therein	therein	therein	therein
3a	Means by which enforceability requirement of Section				
Ja	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	NI/A	NI/A	NI/A	N/A
9	Par value of instrument	N/A 4.5	N/A 9.69	N/A USD 15	50
10	Accounting classification	Liability - fair value option			
11	Original date of issuance / Settlement	12/29/2020		12/31/2020	1/6/2021
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 12/29/2030	Dated 12/30/2030	Dated 12/31/2037	Dated 1/6/2036
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
1.	Optional call date, contingent call dates and	At per en 20 Desert la const	At par an 20 December 2003	At per en 24 December 2021	At par an OC Invite Cook
15	redemption amount / Initial maturity	At par on 29-December-2021	At par on 30-December-2021	At par on 31-December-2021	At par on 06-January-2023
		June 29, commencing	At par on each December and June 30, commencing	At par on each June 30 and December 31, commencing	At par on each January 06, commencing January 06,
			December 30, 2021 up to and	December 31, 2021 up to and	2023 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	excluding the maturity date	excluding the maturity date	excluding the maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.25%-2.50%	1.50%-2.00%	2.00%	2.12%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to	iviaridatory	iviaridatory	ivial idatory	iviaridatory
21	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
	If convertible, mandatory or optional conversion	14/71	I W.F.\	14/71	19/73
28	into				
	If convertible, specify issuer of instrument it				
29 30	converts 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
	Position in subordination hierarchy in liquidation				
25	(specify instrument type immediately senior to	Dori populto Deservici (1919)	Dori populto Deservicio 1991	Dori populto Deservici (1999)	Dori populta Danasi (1919)
35 36	instrument) Non-compliant transitioned features	No	Pari pasu to Deposit Liabilities 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	NIP Offering Circular - July 16,
	6 l				NID Days at 100 at
	Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement	NIP Prospectus Supplement - Dec 9, 2020
	Pricing Supplement (if applicable)				
	· · · · · · · · · · · · · · · · · · ·	Final Terms - CUSIP: 06368DN	Final Terms - CUSIP: 06368DN	Final Terms - CUSIP: 06368EE	Final Terms - CUSIP: 2279763

OIIIIII φ	eatures Of Regulatory Capital Instruments ns except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	20	50	20	20
2	identifier for private placement)	227766433	06368DNZ3	06368EBW1	06368ECG5
		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				
3a	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	101/0	11/4	A1/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	NI/A	NI/A	NI/A	NI/A
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 250	N/A	N/A USD 0.597	N/A USD 19.59
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	1/13/2021	1/20/2021	1/25/2021	1/28/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	1/13/2061	1/20/2028	1/25/2041	1/28/2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	13lan-2026	At par on 20-January-2022	At par on 25-January-2022	At par on 28-January-2022
-13	recomption amount / militar matarity	13 3411 2020	71 par on 20 canada y 2022	711 par on 20 dandary 2022	7 to par on 20 danaary 2022
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		Each January 13,	At par on each January and	At not on each language 25 and	At not on each lanuary 20 and
					At par on each January 28 and
		commencing January 13,	July 20, commencing January	July 25, commencing January	July 28, commencing January
16	Subsequent call dates, if applicable	2026 up to and excluding the maturity date.	20, 2022 up to and excluding the maturity date	25, 2022 up to and excluding the maturity date	28, 2022 up to and excluding the maturity date
10	Coupons/dividends	maturity date.	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	Zero Coupon, 2.70%	1.30%-1.75%	2.125%	1.00%-1.50%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to				
21	redeem	No	No	No	No
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially			1 1// 1	113//3
	I CONVENIDIE, IUNV OF DATUANV	IN/A	IN/A	N/A	N/A
26	If convertible, ronversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
26					
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion				
27	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	N/A	N/A	N/A	N/A
	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
27 28	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	N/A N/A	N/A N/A	N/A N/A	N/A N/A
27 28 29	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
27 28 29 30	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A	N/A N/A	N/A N/A	N/A N/A
27 28 29 30 31	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
27 28 29 30 31 32	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
27 28 29 30 31	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
27 28 29 30 31 32	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
27 28 29 30 31 32 33	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A No	N/A N/A N/A	N/A N/A N/A No	N/A N/A N/A No
27 28 29 30 31 32 33	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A N/A No	N/A N/A N/A No	N/A N/A N/A No	N/A N/A N/A No
27 28 29 30 31 32 33	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	N/A N/A N/A No Exemption from subordination	N/A N/A N/A No Exemption from subordination	N/A N/A No Exemption from subordination	N/A N/A No Exemption from subordination
27 28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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/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	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
27 28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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/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	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A 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	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A N/O Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - July 16,	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - July 16, NIP Prospectus Supplement -	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 MTN Prospectus	N/A N/A 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	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 NIP Offering Circular - July 16,	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form 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 NIP Offering Circular - July 16, NIP Prospectus Supplement -	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 MTN Prospectus	N/A N/A 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	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 NIP Offering Circular - July 16, NIP Prospectus Supplement - Dec 9, 2020	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 MTN Prospectus MTN Prospectus Supplement	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

(\$ 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	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368DPH1	06368DPP3	06368EED0	06368EF72
		Dravings of Ontario and the	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				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	101/0	11/0	N1/A	INI/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	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				
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A 25	N/A	N/A USD 2	N/A USD 11.291
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	2/1/2021	2/16/2021	2/16/2021	2/19/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2/1/2028		2/16/2028	2/19/2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	1-Feb-2022	At par on 16-February-2022	At par on 16-February-2023	At par on 19-February-2023
15	redemption amount / mittal maturity	1-Feb-2022	At par on 10-1 ebruary-2022	At par on 10-1 ebruary-2025	At par on 19-1 ebruary-2023
		Each February and August 1, commencing February 1, 2022 up to and excluding the	At par on each February and August 16, commencing February 16, 2022 up to and	At par on each February 16 and August 16, commencing February 16, 2023 up to and	At par on each February 19 and August 19 commencing February 19, 2023 up to and
16	Subsequent call dates, if applicable	maturity date	excluding the maturity date	excluding the maturity date	excluding the maturity date
	Coupons/dividends				
17 18	Fixed or floating dividend/coupon	Fixed Zero Coupon, 1.45%	Fixed	Fixed 1.000%	Fixed 1.050%
19	Coupon rate and any related index Existence of a dividend stopper	No	1.50%-2.50% No	No	No
- 13	Fully discretionary, partially discretionary or	NO	140	140	140
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to				
21	redeem Noncumulative or cumulative	No	No	No	No
22	Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it				
29	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, 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	Exemption from subordination
342	Position in subordination hierarchy in liquidation				
34a					
34a	(specify instrument type immediately senior to	i	Pari pasu to Deposit Liabilities		
35	instrument)			INT.	No
35 36	instrument) Non-compliant transitioned features	No	No	No	
35	instrument)		No N/A	N/A	N/A
35 36	instrument) Non-compliant transitioned features	No			
35 36	instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No		N/A	N/A MTN Prospectus
35 36	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	MTN Prospectus MTN Prospectus Supplement

(\$ 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				
2	identifier for private placement)	06368DPJ7	06368DPU2	06368DQE7	06368DQD9
		Durania an at Outania and the	Description of Optonia and the	Province of Ontario and the	Danis and Alexander and the
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	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				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
<u>6</u> 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	mounteric type	Other TEAC Instrument	Other TEAC Institution	Other TEAC Instrument	Other TEAC Instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 5	2.698	3	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	2/22/2021	3/2/2021	3/10/2021	3/10/2021
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 2/22/2027	Dated 3/2/2029	Dated 3/10/2027	Dated 3/10/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
· · ·				,	
	Ontional call data continued and datas and				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 22-February-2022	At par on 2-March-2022	At par on 10-March-2022	At par on 10-March-2022
13	redemption amount / mitial maturity	At par on 22-1 ebruary-2022	At par on 2-waren-2022	At par on 10-March-2022	At par on 10-iviaren-2022
		At par on each February and	At par on each March and	At par on each March and	At par on each March and
		August 22, commencing	September 2, commencing	September 10, commencing	September 10, commencing
		August 22, commencing February 22, 2022 up to and	March 2, 2022 up to and	March 10, 2022 up to and	September 10, commencing March 10, 2022 up to and
16	Subsequent call dates, if applicable	August 22, commencing			September 10, commencing
	Coupons/dividends	August 22, commencing February 22, 2022 up to and excluding the maturity date	March 2, 2022 up to and excluding the maturity date	March 10, 2022 up to and excluding the maturity date	September 10, commencing March 10, 2022 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	August 22, commencing February 22, 2022 up to and excluding the maturity date Fixed	March 2, 2022 up to and excluding the maturity date	March 10, 2022 up to and excluding the maturity date	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	August 22, commencing February 22, 2022 up to and excluding the maturity date Fixed 1.05%-1.30%	March 2, 2022 up to and excluding the maturity date Fixed 1.35%-2.25%	March 10, 2022 up to and excluding the maturity date Fixed 1.45%-2.00%	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.95%
17	Coupons/dividends Fixed or floating dividend/coupon	August 22, commencing February 22, 2022 up to and excluding the maturity date Fixed	March 2, 2022 up to and excluding the maturity date Fixed 1.35%-2.25%	March 10, 2022 up to and excluding the maturity date	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	August 22, commencing February 22, 2022 up to and excluding the maturity date Fixed 1.05%-1.30%	March 2, 2022 up to and excluding the maturity date Fixed 1.35%-2.25%	March 10, 2022 up to and excluding the maturity date Fixed 1.45%-2.00%	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.95%
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	August 22, commencing February 22, 2022 up to and excluding the maturity date Fixed 1.05%-1.30% No	March 2, 2022 up to and excluding the maturity date Fixed 1.35%-2.25% No	March 10, 2022 up to and excluding the maturity date Fixed 1.45%-2.00% No Mandatory	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.95% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	August 22, commencing February 22, 2022 up to and excluding the maturity date Fixed 1.05%-1.30% No Mandatory	March 2, 2022 up to and excluding the maturity date Fixed 1.35%-2.25% No Mandatory	March 10, 2022 up to and excluding the maturity date Fixed 1.45%-2.00% No Mandatory	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.95% 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	August 22, commencing February 22, 2022 up to and excluding the maturity date Fixed 1.05%-1.30% No Mandatory No Cumulative	March 2, 2022 up to and excluding the maturity date Fixed 1.35%-2.25% No Mandatory No Cumulative	March 10, 2022 up to and excluding the maturity date Fixed 1.45%-2.00% No Mandatory No Cumulative	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.95% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	August 22, commencing February 22, 2022 up to and excluding the maturity date Fixed 1.05%-1.30% No Mandatory No Cumulative Non-convertible	March 2, 2022 up to and excluding the maturity date Fixed 1.35%-2.25% No Mandatory No Cumulative Non-convertible	March 10, 2022 up to and excluding the maturity date Fixed 1.45%-2.00% No Mandatory No Cumulative Non-convertible	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.95% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	August 22, commencing February 22, 2022 up to and excluding the maturity date Fixed 1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A	March 2, 2022 up to and excluding the maturity date Fixed 1.35%-2.25% No Mandatory No Cumulative Non-convertible N/A	March 10, 2022 up to and excluding the maturity date Fixed 1.45%-2.00% No Mandatory No Cumulative Non-convertible N/A	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.95% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	August 22, commencing February 22, 2022 up to and excluding the maturity date Fixed 1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A	March 2, 2022 up to and excluding the maturity date Fixed 1.35%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A	March 10, 2022 up to and excluding the maturity date Fixed 1.45%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.95% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	August 22, commencing February 22, 2022 up to and excluding the maturity date Fixed 1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A	March 2, 2022 up to and excluding the maturity date Fixed 1.35%-2.25% No Mandatory No Cumulative Non-convertible N/A	March 10, 2022 up to and excluding the maturity date Fixed 1.45%-2.00% No Mandatory No Cumulative Non-convertible N/A	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.95% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	August 22, commencing February 22, 2022 up to and excluding the maturity date Fixed 1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A	March 2, 2022 up to and excluding the maturity date Fixed 1.35%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	March 10, 2022 up to and excluding the maturity date Fixed 1.45%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.95% 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	August 22, commencing February 22, 2022 up to and excluding the maturity date Fixed 1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	March 2, 2022 up to and excluding the maturity date Fixed 1.35%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A	March 10, 2022 up to and excluding the maturity date Fixed 1.45%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	August 22, commencing February 22, 2022 up to and excluding the maturity date Fixed 1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	March 2, 2022 up to and excluding the maturity date Fixed 1.35%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	March 10, 2022 up to and excluding the maturity date Fixed 1.45%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	August 22, commencing February 22, 2022 up to and excluding the maturity date Fixed 1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	March 2, 2022 up to and excluding the maturity date Fixed 1.35%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	March 10, 2022 up to and excluding the maturity date Fixed 1.45%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	August 22, commencing February 22, 2022 up to and excluding the maturity date Fixed 1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	March 2, 2022 up to and excluding the maturity date Fixed 1.35%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	March 10, 2022 up to and excluding the maturity date Fixed 1.45%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.95% 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, conversion rate If 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 22, commencing February 22, 2022 up to and excluding the maturity date Fixed 1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	March 2, 2022 up to and excluding the maturity date Fixed 1.35%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	March 10, 2022 up to and excluding the maturity date Fixed 1.45%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.95% 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	August 22, commencing February 22, 2022 up to and excluding the maturity date Fixed 1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	March 2, 2022 up to and excluding the maturity date Fixed 1.35%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	March 10, 2022 up to and excluding the maturity date Fixed 1.45%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.95% 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, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial	August 22, commencing February 22, 2022 up to and excluding the maturity date Fixed 1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	March 2, 2022 up to and excluding the maturity date Fixed 1.35%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	March 10, 2022 up to and excluding the maturity date Fixed 1.45%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.95% 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 trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	August 22, commencing February 22, 2022 up to and excluding the maturity date Fixed 1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	March 2, 2022 up to and excluding the maturity date Fixed 1.35%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	March 10, 2022 up to and excluding the maturity date Fixed 1.45%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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 22, commencing February 22, 2022 up to and excluding the maturity date Fixed 1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	March 2, 2022 up to and excluding the maturity date Fixed 1.35%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	March 10, 2022 up to and excluding the maturity date Fixed 1.45%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	August 22, commencing February 22, 2022 up to and excluding the maturity date Fixed 1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	March 2, 2022 up to and excluding the maturity date Fixed 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	March 10, 2022 up to and excluding the maturity date Fixed 1.45%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.95% No 1.95% 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 tremporary write-down, description of write-down mechanism Type of subordination	August 22, commencing February 22, 2022 up to and excluding the maturity date Fixed 1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	March 2, 2022 up to and excluding the maturity date Fixed 1.35%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	March 10, 2022 up to and excluding the maturity date Fixed 1.45%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.95% No 1.95% 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 instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	August 22, commencing February 22, 2022 up to and excluding the maturity date Fixed 1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	March 2, 2022 up to and excluding the maturity date Fixed 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	March 10, 2022 up to and excluding the maturity date Fixed 1.45%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.95% No 1.95% 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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation	August 22, commencing February 22, 2022 up to and excluding the maturity date Fixed 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	March 2, 2022 up to and excluding the maturity date Fixed 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	March 10, 2022 up to and excluding the maturity date Fixed 1.45%-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	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, appecify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If the convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	August 22, commencing February 22, 2022 up to and excluding the maturity date Fixed 1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	March 2, 2022 up to and excluding the maturity date Fixed 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 N	March 10, 2022 up to and excluding the maturity date Fixed 1.45%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.95% No 1.95% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	August 22, commencing February 22, 2022 up to and excluding the maturity date Fixed 1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	March 2, 2022 up to and excluding the maturity date Fixed 1.35%-2.25% 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	March 10, 2022 up to and excluding the maturity date Fixed 1.45%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, nandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	August 22, commencing February 22, 2022 up to and excluding the maturity date Fixed 1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	March 2, 2022 up to and excluding the maturity date Fixed 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 N	March 10, 2022 up to and excluding the maturity date Fixed 1.45%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.95% No 1.95% 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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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 instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	August 22, commencing February 22, 2022 up to and excluding the maturity date Fixed 1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	March 2, 2022 up to and excluding the maturity date Fixed 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 N	March 10, 2022 up to and excluding the maturity date Fixed 1.45%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.95% No 1.95% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, appecify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 22, commencing February 22, 2022 up to and excluding the maturity date Fixed 1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	March 2, 2022 up to and excluding the maturity date Fixed 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 N	March 10, 2022 up to and excluding the maturity date Fixed 1.45%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.95% No 1.95% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	August 22, commencing February 22, 2022 up to and excluding the maturity date Fixed 1.05%-1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	March 2, 2022 up to and excluding the maturity date Fixed 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 N	March 10, 2022 up to and excluding the maturity date Fixed 1.45%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.95% No 1.95% 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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(\$ 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	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368DQH0	06368DQK3	06368DQJ6	06368DQG2
		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				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	200 200 200				
	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	4	2.2	1.5	1.419
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Perpetual or dated	3/12/2021 Dated	3/12/2021 Dated	3/12/2021 Dated	3/15/2021 Dated
13	Original maturity date / Final maturity	3/12/2031	3/12/2026	3/12/2026	3/15/2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	, , , , , , , , , , , , , , , , , , , ,				
1					
1					
1	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 12-March-2022	At par on 12-March-2022	At par on 12-March-2022	At par on 15-March-2022
13	reachiption amount / miliar maturity	At par on 12-water 2022	At par on 12 march 2022	At par on 12-March 2022	At par on 15-Waren 2022
		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 12, commencing	September 12, commencing	September 12, commencing	September 15, commencing
			March 12, 2022 up to and	March 12, 2022 up to and	
		March 12, 2022 up to and			March 15, 2022 up to and
16	Subsequent call dates, if applicable	excluding the maturity date	excluding the maturity date	excluding the maturity date	March 15, 2022 up to and excluding the maturity date
	Coupons/dividends	excluding the maturity date	excluding the maturity date	excluding the maturity date	excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	excluding the maturity date Fixed	excluding the maturity date Fixed	excluding the maturity date Fixed	excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	excluding the maturity date Fixed 2.15%-2.65%	excluding the maturity date Fixed 1.30%-1.75%	excluding the maturity date Fixed 1.45%	excluding the maturity date Fixed 1.40%-2.25%
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 1.30%-1.75%	excluding the maturity date Fixed	excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	excluding the maturity date Fixed 2.15%-2.65%	excluding the maturity date Fixed 1.30%-1.75%	excluding the maturity date Fixed 1.45%	excluding the maturity date Fixed 1.40%-2.25%
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	excluding the maturity date Fixed 2.15%-2.65% No	excluding the maturity date Fixed 1.30%-1.75% No	excluding the maturity date Fixed 1.45% No	excluding the maturity date Fixed 1.40%-2.25% 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 Existence of a step up or other incentive to redeem	excluding the maturity date Fixed 2.15%-2.65% No	excluding the maturity date Fixed 1.30%-1.75% No	excluding the maturity date Fixed 1.45% No Mandatory No	excluding the maturity date Fixed 1.40%-2.25% 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	excluding the maturity date Fixed 2.15%-2.65% No Mandatory No Cumulative	excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative	excluding the maturity date Fixed 1.45% No Mandatory No Cumulative	excluding the maturity date Fixed 1.40%-2.25% 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	excluding the maturity date Fixed 2.15%-2.65% No Mandatory No Cumulative Non-convertible	excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible	excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible	excluding the maturity date Fixed 1.40%-2.25% 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)	excluding the maturity date Fixed 2.15%-2.65% No Mandatory No Cumulative Non-convertible N/A	excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A	excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A	excluding the maturity date Fixed 1.40%-2.25% 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	excluding the maturity date Fixed 2.15%-2.65% No Mandatory No Cumulative Non-convertible N/A N/A	excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A	excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A	excluding the maturity date Fixed 1.40%-2.25% 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)	excluding the maturity date Fixed 2.15%-2.65% No Mandatory No Cumulative Non-convertible N/A	excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A	excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A	excluding the maturity date Fixed 1.40%-2.25% 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	excluding the maturity date Fixed 2.15%-2.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date Fixed 1.40%-2.25% 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 If convertible, conversion rate	excluding the maturity date Fixed 2.15%-2.65% No Mandatory No Cumulative Non-convertible N/A N/A	excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A	excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A	excluding the maturity date Fixed 1.40%-2.25% 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 2.15%-2.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date Fixed 1.40%-2.25% 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	excluding the maturity date Fixed 2.15%-2.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	excluding the maturity date Fixed 2.15%-2.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially 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 2.15%-2.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	excluding the maturity date Fixed 2.15%-2.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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)	excluding the maturity date Fixed 2.15%-2.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial	excluding the maturity date Fixed 2.15%-2.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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(Ψ IIIIIII)	eatures Of Regulatory Capital Instruments as except as noted)				
1	is 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	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368DQM9	06368DQS6	06368DQT4	06368DQU1
		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				
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5 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
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	3.056		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	3/19/2021	3/22/2021	3/22/2021	3/22/2021
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 3/19/2029	Dated 3/22/2028	Dated 3/22/2031	Dated 3/22/2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
45	Optional call date, contingent call dates and	At 40 Manah 0000	At 00 M 0000	At 00 M 0000	00.140000
15	redemption amount / Initial maturity	At par on 19-March-2022	At par on 22-March-2022	At par on 22-March-2022	22-Mar-2022
		At par on each March and	At par on each March and	At par on each March and	Each March and September
		September 19, commencing	September 22, commencing	September 22, commencing	22, commencing March 22,
16	Subsequent call dates, if applicable	March 19, 2022 up to and excluding the maturity date	March 22, 2022 up to and excluding the maturity date	March 22, 2022 up to and excluding the maturity date	2022 up to and excluding the maturity date
- 10	Coupons/dividends	excidently the maturity date	excidently the maturity date	excidently the materity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	1.60%-2.75% No	1.75%-2.55%	2.00%-2.75% No	Zero Coupon, 2.05% No
19	Fully discretionary, partially discretionary or	INO	No	INO	INO
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to				
21	redeem Noncumulative or cumulative	No	No		l
23	Noncamatative of camatative	Cumulativa	Cumulativa	No Cumulative	No Cumulative
	Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	No Cumulative Non-convertible
24	If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible 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	Cumulative Non-convertible N/A N/A
24	If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
24 25	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Non-convertible N/A N/A	Non-convertible N/A N/A	Cumulative 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 If convertible, specify instrument type convertible	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A 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 If convertible, specify instrument type convertible into	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A 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 If convertible, specify instrument type convertible	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible 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 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	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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 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	Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	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 34	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Non-convertible N/A N/A N/A N/A N/A N/A N/A	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
24 25 26 27 28 29 30 31 32 33	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33 34	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation	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 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
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 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, partial If write-down, permanent or temporary If temporary write-down, description 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 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 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 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, partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in 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 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 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 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 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 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	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 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 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, partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in 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 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 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 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	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 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 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 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 N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A

1	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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg	06368DRA4	232479965	06368DRU0	063695 150
2	identifier for private placement)	U6368DRA4	232479965	06368DR00	06368EJF0
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N/A	21/2	N 1/2	NI/A
9	millions, as of most recent reporting date) Par value of instrument	N/A	N/A USD 170	N/A 5	N/A USD 6.7
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	4/1/2021	4/15/2021	4/16/2021	4/20/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	4/1/2031	4/15/2061	4/16/2031	4/20/2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
45	Optional call date, contingent call dates and	At pay on 04 April 2022	45 Av. 2000	46 A 2000	At pay on 20 April 2022
15	redemption amount / Initial maturity	At par on 01-April-2022	15-Apr-2026	16-Apr-2022	At par on 20-April-2022
		At par on each April and October 01, commencing April	Each April 15, commencing April 15, 2026 up to and	Each April and October 16, commencing April 16, 2022 up to and excluding the maturity	At par on each April 20 and October 20 commencing April20, 2022 up to and
16	Subsequent call dates, if applicable	01, 2022 up to and excluding the maturity date	excluding the maturity date.	to and excluding the maturity date	excluding the maturity date
10	Coupons/dividends	ino matanty date	excitating the maturity date.	dato	oxoldaring the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
	Tixed of floating dividend/coupon	rixeu			Fixed
18	Coupon rate and any related index	2.25%-3.00%	Zero Coupon, 3.55%	Zero Coupon, 2.60%	1.300%
	Coupon rate and any related index Existence of a dividend stopper		Zero Coupon, 3.55% No	Zero Coupon, 2.60% No	
18 19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	2.25%-3.00% No	No	No	1.300% No
18 19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	2.25%-3.00%			1.300%
18 19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	2.25%-3.00% No	No	No	1.300% No
18 19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	2.25%-3.00% No Mandatory	No Mandatory	No Mandatory No Cumulative	No Mandatory
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	2.25%-3.00% No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	2.25%-3.00% No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	2.25%-3.00% 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	No Mandatory No Cumulative Non-convertible N/A N/A
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)	2.25%-3.00% No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	2.25%-3.00% 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	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	2.25%-3.00% 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	2.25%-3.00% 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	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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	2.25%-3.00% 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	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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	2.25%-3.00% 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	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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	2.25%-3.00% 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	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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	2.25%-3.00% 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	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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	2.25%-3.00% 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	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 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-	2.25%-3.00% 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	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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	2.25%-3.00% 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 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	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-down mechanism Type of subordination	2.25%-3.00% 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	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 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	2.25%-3.00% 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 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	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 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, trully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	2.25%-3.00% 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 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	2.25%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	2.25%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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
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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	2.25%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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 P/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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2.25%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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 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 N/A

	atures Of Regulatory Capital Instruments				
(\$ million	s except as noted)				
			Included in TLAC not included		
	Januar	in regulatory capital	in regulatory capital	in regulatory capital	in regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	BMO	ВМО	BMO
2	identifier for private placement)	06368DRX4	06368DRW6	06368DSD7	06368DSQ8
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
3	Governing law(s) of the instrument	laws of Canada applicable therein	laws of Canada applicable	laws of Canada applicable therein	laws of Canada applicable therein
3	Means by which enforceability requirement of Section	ulerelli	therein	therein	li le le li l
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A 2.505	N/A	N/A 14.713	N/A 8.641
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	4/30/2021	5/3/2021	5/5/2021	5/14/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	4/30/2031	5/3/2026	5/5/2029 Yes	5/14/2029 Yes
14	issuer can subject to prior supervisory approval	Yes	Yes	169	169
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 30-April-2022	At par on 3-May-2022	At par on 5-May-2022	At par on 14-May-2022
	,	·		•	·
		At par on each April and	At par on each May and	At par on each May and	At par on each May and
		October 30, commencing April		November 5, commencing	November 14, commencing
		30, 2022 up to and excluding	May 3, 2022 up to and	May 5, 2022 up to and	May 14, 2022 up to and
16	Subsequent call dates, if applicable	the maturity date	excluding the maturity date	excluding the maturity date	excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index		1.40%-1.80%	1.75%-3.15%	1.75%-3.15%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
20	conveniore, conversion rate	14/71	14/71	14/71	13/7
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	If convertible, specify instrument type convertible				
28	into				
29	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
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation	,	,	,	, , , , , , , , , , , , , , , , , , , ,
	(specify instrument type immediately senior to				
35	instrument)		Pari pasu to Deposit Liabilities		
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A	No N/A
31		19/1	1973	14// 1	13// \
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	11 TOSPECCUS				
	Cumplement to Dage Chalf Dress - to - life list - life				
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)				
		Final Terms - CUSIP: 06368DF	Final Terms - CUSIP: 06368DF	Final Terms - CUSIP: 06368DS	Final Terms - CUSIP: 06368DS

	atures Of Regulatory Capital Instruments				
(\$ million	s except as noted)				
			Included in TLAC not included		
	Januar	in regulatory capital	in regulatory capital	in regulatory capital	in regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BMO	BMO	ВМО	BMO
2	identifier for private placement)	06368DSP0	06368DTC8	234446690	06368DTV6
	, ,				
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
3	Governing law(s) of the instrument	laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein
3	Means by which enforceability requirement of Section	li le le li l	mereni	therein	therein
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A	N/A N/A
5 6	Eligible at solo/group/group&solo	N/A	N/A	N/A N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A 4.503	N/A	N/A USD 100	N/A 20.64
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	5/17/2021	5/25/2021	6/9/2021	6/24/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	5/17/2031	5/25/2026	6/9/2061	6/24/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 17-May-2022	At par on 25-May-2022	9-Jun-2026	At par on 24-Jun-2022
	,			0 0411 2020	
		A4	A4		A4
		At par on each May and November 17, commencing	At par on each May and November 25, commencing	Each June 9, commencing	At par on each June and December 24, commencing
		May 17, 2022 up to and	May 25, 2022 up to and	June 9, 2026 up to and	June 24, 2022 up to and
16	Subsequent call dates, if applicable	excluding the maturity date	excluding the maturity date	excluding the maturity date.	excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fired	Fired	Fixed
18	Coupon rate and any related index		Fixed 1.40%-1.80%	Fixed Zero Coupon, 3.50%	2.00%
19	Existence of a dividend stopper	No	No	No	No 2.0070
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	If convertible, specify instrument type convertible				
28	into				
20	If convertible, specify issuer of instrument it converts into	N/A	N/A	NI/A	NI/A
29 30	Write-down feature	N/A No	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	-		-	-
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write- down mechanism				
34 34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation	- I		1	22301011011
	(specify instrument type immediately senior to				
35	instrument)		Pari pasu to Deposit Liabilities		
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A	No N/A
31	,	14/71	14/7	14/71	DV/A
1	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus			NIP Offering Circular - July 16,	2020
	Consularment to Deep Challenger (15 11 11 11 11 11 11 11 11 11 11 11 11 1				
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)				
		Final Terms - CUSIP: 06368DS	Final Terms - CUSIP: 06368D1	Final Terms - CUSIP: 2344466	Final Terms - CUSIP: 06368D7

	atures Of Regulatory Capital Instruments s except as noted)				
	,	Included in TLAC not included in regulatory capital	in regulatory capital	in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg	BMO	BMO	ВМО	ВМО
2	identifier for private placement)	06368DTX2	06368DTY0	06368DUC6	06368DUF9
		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	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument Accounting classification	1.295	1.02	4.038	
10 11	Original date of issuance / Settlement	Liability - fair value option 6/28/2021	Liability - fair value option 6/28/2021	Liability - fair value option 7/2/2021	Liability - fair value option 7/6/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	3/28/2044	3/28/2043	7/2/2029	7/6/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	28-Jun-2022	28-Jun-2022	At par on 2-Jul-2022	At par on 6-Jul-2022
16	Subsequent call dates, if applicable	Each March, June, September and December 28, commencing June 28, 2022 up to and excluding the maturity date.	Each March, June, September and December 28, commencing June 28, 2022 up to and excluding the maturity date.	At par on each January and July 2, commencing July 2, 2022 up to and excluding the maturity date	At par on each January and July 6, commencing July 6, 2022 up to and excluding the maturity date
	Coupons/dividends	,	,	,	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	Zero Coupon, 3.25% No	Zero Coupon, 3.22% No	2.20% No	2.00% No
	Fully discretionary, partially discretionary or			110	
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it				
29	converts into	N/A	N/A	N/A	N/A
30	Write-down feature If write-down, write-down trigger (s)	No	No	No	No
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
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
	Position in subordination hierarchy in liquidation	,	,		
25	(specify instrument type immediately senior to	Ded annual Description	Ded annual Description	Ded against December 1997	Designation Designation (1997)
35 36	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				
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DT	Final Terms - CUSIP: 06368DT	Final Terms - CUSIP: 06368DU	Final Terms - CUSIP: 06368DUF

1 l:	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg	Included in TLAC not included in regulatory capital			Included in TLAC not included in
ι	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg				Included in TLAC not included in
ι	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg	regulatory capital			
ι	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
2 ide		BINIO	DIVIO	DIVIO	Divid
	dentifier for private placement)	06368DUT9	06368DUS1	06368DVK7	06368DVL5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3 (of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section				
	3 of the TLAC Term Sheet is achieved (for other LAC-eligible instruments governed by foreign law)	Contractual	O	Contractual	O and an advisal
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4		N/A	N/A	N/A	N/A
5		N/A N/A	N/A N/A	N/A N/A	N/A N/A
7		Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	,,				
	Amount recognised in regulatory capital (Currency in nillions, as of most recent reporting date)	N1/A	N1/A	N1/A	NI/A
	Par value of instrument	N/A 11.259	N/A 0.8	N/A 4	N/A 1
10 A	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
	Original date of issuance / Settlement	7/20/2021	7/21/2021	8/6/2021	8/6/2021
12 F	Perpetual or dated Original maturity date / Final maturity	Dated 7/20/2029	Dated 7/21/2026	Dated 8/6/2031	Dated 8/6/2028
		Yes	Yes	Yes	Yes
45 80	Optional call date, contingent call dates and	At nor on 20, Jul 2022	At par an 24 Jul 2022	0.4	C A 2020
15 re	edemption amount / Initial maturity	At par on 20-Jul-2022	At par on 21-Jul-2022	6-Aug-2022	6-Aug-2022
			At par on each January and July		Each February and August 6,
			21, commencing July 21, 2022 up to and excluding the maturity	commencing August 6, 2022 up to and excluding the maturity	commencing August 6, 2022 up to and excluding the maturity
16		date	date	date	date
(Coupons/dividends				
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 1.95%	Fixed 1.45%-1.85%	Fixed Zero Coupon, 2.30%	Fixed Zero Coupon, 1.88%
19		No 1.95 %	No	No	No
	Fully discretionary, partially discretionary or				
20 m	nandatory Existence of a step up or other incentive to	Mandatory	Mandatory	Mandatory	Mandatory
21 re		No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
		Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25		N/A N/A	N/A N/A	N/A N/A	N/A N/A
26		N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	N/A	N/A	N/A	N/A
28 int					
	If convertible, specify issuer of instrument it				
		N/A No	N/A	N/A No	N/A
30 V 31	If write-down, write-down trigger (s)	INU	No	INU	No
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34 do	If temporary write-down, description of write- own mechanism				
		Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation				
	specify instrument type immediately senior to nstrument)	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	N/A	N/A	N/A
I I	rospectus / Base Shelf Prospectus / Short Form rospectus				
Su	upplement to Base Shelf Prospectus (if applicable)				
Pri	ricing Supplement (if applicable)	Final Terms - CUSIP: 06368DUT	Final Terms - CUSIP: 06368DUS	Final Terms - CUSIP: 06368DVK	Final Terms - CUSIP: 06368DVL

	eatures Of Regulatory Capital Instruments as except as noted)				
(Ф ПППОП	is except as noted)				
		Included in TLAC not included in			
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
<u> </u>	Unique identifier (eg CUSIP, ISIN, or Bloomberg	Billo	DINO	DINO	D.W.O
2	identifier for private placement)	06368DVM3	06368DVV3	06368DVW1	06368DVX9
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section	.,	''	11	
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
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	5	5	3	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	8/10/2021	8/17/2021	8/13/2021	8/23/2021
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 8/10/2026	Dated 8/17/2036	Dated 8/13/2031	Dated 8/23/2031
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-Aug-2022	17-Aug-2022	At par on 13-Aug-2022	At par on 23-Aug-2022
		Each February and August 10,	Each February and August 17,	At par on each February and	At par on each February and
		commencing August 10, 2022	commencing August 17, 2022	August 13, commencing August	August 23, commencing August
1					
16	Subsequent call dates if applicable	up to and excluding the maturity	up to and excluding the maturity		23, 2022 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends		up to and excluding the maturity date	13, 2022 up to and excluding the maturity date	
16	Coupons/dividends Fixed or floating dividend/coupon	up to and excluding the maturity date Fixed	date	maturity date Fixed	23, 2022 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	up to and excluding the maturity date Fixed Zero Coupon, 1.47%	date Fixed Zero Coupon, 2.71%	maturity date Fixed 2.00%-2.50%	23, 2022 up to and excluding the maturity date Fixed 2.00%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	up to and excluding the maturity date Fixed	date	maturity date Fixed	23, 2022 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	up to and excluding the maturity date Fixed Zero Coupon, 1.47% No	date Fixed Zero Coupon, 2.71% No	maturity date Fixed 2.00%-2.50% No	23, 2022 up to and excluding the maturity date Fixed 2.00%
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	up to and excluding the maturity date Fixed Zero Coupon, 1.47%	date Fixed Zero Coupon, 2.71%	maturity date Fixed 2.00%-2.50%	23, 2022 up to and excluding the maturity date Fixed 2.00%
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	up to and excluding the maturity date Fixed Zero Coupon, 1.47% No Mandatory	date Fixed Zero Coupon, 2.71% No Mandatory No	maturity date Fixed 2.00%-2.50% No Mandatory No	23, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	up to and excluding the maturity date Fixed Zero Coupon, 1.47% No Mandatory No Cumulative	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative	maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative	23, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	up to and excluding the maturity date Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative Non-convertible	maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible	23, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	up to and excluding the maturity date Fixed Zero Coupon, 1.47% No Mandatory No Cumulative	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative	maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative	23, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	up to and excluding the maturity date Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative Non-convertible N/A	maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A	23, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other 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, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	23, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	up to and excluding the maturity date Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A	23, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	up to and excluding the maturity date Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	23, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	up to and excluding the maturity date Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	23, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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	up to and excluding the maturity date Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	23, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	up to and excluding the maturity date Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	23, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	up to and excluding the maturity date Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	23, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	up to and excluding the maturity date Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	23, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-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, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	23, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	up to and excluding the maturity date Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO	23, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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 f convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If tremporary write-down, description of write-down mechanism Type of subordination	up to and excluding the maturity date Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	23, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	up to and excluding the maturity date Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO	23, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	up to and excluding the maturity date Fixed Zero Coupon, 1.47% No 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 Zero Coupon, 2.71% 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 2.00%-2.50% 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	23, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, appecify instrument type convertible into If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	up to and excluding the maturity date Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	date Fixed Zero Coupon, 2.71% 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	maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	23, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	up to and excluding the maturity date Fixed Zero Coupon, 1.47% 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	date Fixed Zero Coupon, 2.71% 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	maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	23, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No

	atures Of Regulatory Capital Instruments as except as noted)				
(Ψ TTIIIIOT	is except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368DWC4	06368DWP5	06368DWR1	06368DWS9
			Province of Ontario and the laws		
3	Governing law(s) of the instrument	of Canada applicable therein	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	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument Accounting classification	0.5 Liability - fair value option	15.95 Liability - fair value option	Liability - fair value option	1.3 Liability - fair value option
11	Original date of issuance / Settlement	8/24/2021	8/26/2021	9/1/2021	9/7/2021
12	Perpetual or dated	Dated	Dated 0/00/0004	Dated 0/4/2024	Dated 0/7/0004
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	8/24/2031 Yes	8/26/2031 Yes	9/1/2031 Yes	9/7/2031 Yes
	, , , , , , , , , , , , , , , , , , , ,				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 24-Aug-2022	At par on 26-Aug-2022	At par on 1-Sep-2022	At par on 7-Sep-2022
13	reachiphon amount / miliai maturity	At pai 01124-Aug-2022	At par 01120-Aug-2022	At par on 1-3ep-2022	At pai 0117-3ep-2022
		At par on each February and	At par on each February and	At par on each March and	At par on each March and
		August 24, commencing August 24, 2022 up to and excluding the	August 26, commencing August 26, 2022 up to and excluding the		September 7, commencing September 7, 2022 up to and
16	Subsequent call dates, if applicable	maturity date	maturity date	excluding the maturity date	excluding the maturity date
	Coupons/dividends	= .			i
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 2.00%-2.50%	Fixed 2.10%	Fixed 1.93%	Fixed 2.00%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to	iviaridatory	Mandatory	Mandatory	Mandatory
21	redeem	No	No	No	No
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non convertible	Cumulative Non convertible	Cumulative Non-convertible
23 24	If convertible, conversion trigger (s)	N/A	Non-convertible N/A	Non-convertible 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
	If convertible, specify instrument type convertible				
28	into	İ			
1	If convertible considering as a first war and it				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
29 30	converts into Write-down feature	N/A No	N/A No	N/A No	N/A No
30 31	converts into Write-down feature If write-down, write-down trigger (s)				
30	converts into Write-down feature				
30 31 32 33	converts into Write-down feature If write-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	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No	No	No	No
30 31 32 33	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination				
30 31 32 33 34 34a	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	No Exemption from subordination	No Exemption from subordination	No Exemption from subordination	No Exemption from subordination
30 31 32 33 34 34a 35	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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	Exemption from subordination Pari pasu to Deposit Liabilities
30 31 32 33 34 34a 35 36	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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	Exemption from subordination Pari pasu to Deposit Liabilities No
30 31 32 33 34 34a 35	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
30 31 32 33 34 34a 35 36	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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	Exemption from subordination Pari pasu to Deposit Liabilities No
30 31 32 33 34 34a 35 36	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in 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	Exemption from subordination Pari pasu to Deposit Liabilities No
30 31 32 33 34 34a 35 36	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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	Exemption from subordination Pari pasu to Deposit Liabilities No
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September, and December 12, commencing March 17, 2022 up to and excluding the maturity date commencing September 22, commencing September 23, 20 september 23, 20 and excluding the maturity date commencing September 23, 20 september 23, 20 and excluding the maturity date commencing September 23, 20 september 23, 20 and excluding the maturity date commencing September 23, 20 september 23, 20 and excluding the maturity date commencing September 23, 20 september 23, 20 and excluding the maturity date commencing September 23, 20 september 24, 20 september 23, 20 september 24, 20 sep	
September, and December 12, commencing March 17, 2022 up to and excluding the maturity date commencing September 22, commencing September 23, 20 september 23, 20 and excluding the maturity date commencing September 23, 20 september 23, 20 and excluding the maturity date commencing September 23, 20 september 23, 20 and excluding the maturity date commencing September 23, 20 september 23, 20 and excluding the maturity date commencing September 23, 20 september 23, 20 and excluding the maturity date commencing September 23, 20 september 24, 20 september 23, 20 september 24, 20 sep	
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commencing September 22, commencing September 23, commencing September 24, commencing September 23, commencing September	March and
16 Subsequent call dates, if applicable date maturity date excluding the maturity date	
Coupons/dividends Fixed	
Fixed Fixe	aturity date
18	
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory Mandatory	1.80%
Mandatory	
Existence of a step up or other incentive to redeem No No No No No No No No No No No No No	
21 redeem	
22 Noncumulative or cumulative Cumulative Non-convertible Non-conve	
24 If convertible, conversion trigger (s) N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	
25 If convertible, fully or partially N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A)
26 If convertible, conversion rate N/A N/A N/A N/A N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	
If convertible, mandatory or optional conversion If convertible, specify instrument type convertible Into If convertible, specify instrument type convertible Into If convertible, specify issuer of instrument it If convertible, specify issuer of instrument it If convertible, specify issuer of instrument it N/A	
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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 N/A N/	
28 into If convertible, specify issuer of instrument it 29 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 29 converts into N/A N/A N/A N/A N/O NO	
29 converts into N/A	
30 Write-down feature No No No No No No No No No No No No No	
31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write- down mechanism 34 Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities	
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 35 instrument) Pari pasu to Deposit Liabilities	
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	
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 N	
34a Type of subordination	
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to 35 instrument) No No No No No No No No No No No No No N	subordination
35 instrument) Pari pasu to Deposit Liabilities Pari pasu to Depos	
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 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	posit Liabilities
Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement	
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 MTN Prospectus Supplement	
MTN Prospectus Supplement MTN Prospectus Supplement	
Pricing Supplement (if applicable)	
Final Terms - CUSIP: 06368EWI Final Terms - CUSIP: 06368DXI Final Terms - CUSIP: 06368EXR Final	USIP: 06368DXC

	atures Of Regulatory Capital Instruments as except as noted)				
(Ψ TTIIIIOT	10 CACCEPT do 110/00/				
		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		-		
2	identifier for private placement)	238365937	238825270	238694906	06368DXK5
					Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	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	Contractual
	Regulatory treatment				
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory conital (Currency in				
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 250	EUR 6	USD 100	
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 9/23/2021	Liability - fair value option 9/27/2021	Liability - fair value option 9/30/2021	Liability - fair value option 10/1/2021
11 12	Perpetual or dated	9/23/2021 Dated	9/21/2021 Dated	9/30/2021 Dated	Dated
13	Original maturity date / Final maturity	9/23/2061	9/27/2051	9/30/2061	10/1/2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	23-Sep-2026	27-Sep-2023	30-Sep-2026	At par on 1-Oct-2022
16	Subsequent call dates, if applicable	Each September 23, commencing September 23, 2026 up to and excluding the maturity date	Each September 27, commencing September 27, 2023 up to and excluding the maturity date	Each September 30, commencing September 30, 2026 up to and excluding the maturity date	At par on each April and October 1, commencing October 1, 2022 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 3.20%	Zero Coupon, 1.38%	Zero Coupon, 3.20%	1.88%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to	Wallactory	ivia idatory	Wallactory	Mandatory
21	redeem	No	No	No	No
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative	Cumulative	Cumulative Non-convertible
23 24	If convertible, conversion trigger (s)	N/A	Non-convertible N/A	Non-convertible 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
<u>-</u> -	If convertible, specify instrument type convertible				
28	into				
29	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
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to				
35	instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A	N/A	N/A	N/A
	Prospectus	NIP Prospectus - July 16, 2021	NIP Prospectus - July 16, 2021	NIP Prospectus - July 16, 2021	
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - August 25, 2021	NIP Prospectus Supplement - August 25, 2021	NIP Prospectus Supplement - August 25, 2021	
	Pricing Supplement (if applicable)		First Tarres - CUCID: 000005077	Fire I Terrer - CUCID: 00000400	Final Terms - CUSIP: 06368DXk

(-	eatures Of Regulatory Capital Instruments ns except as noted)				
1	Society as notes,				
		Included in TLAC not included in			
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	DIVIO	D.M.O	Billo	BMO
2	identifier for private placement)	06368DXL3	06368DXM1	06368DXW9	06368DYF5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section	.,	.,	.,	
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	1	1	3	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10/1/2021	10/1/2021	10/5/2021	10/8/2021
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 10/1/2029	Dated 10/1/2031	Dated 10/5/2029	Dated 10/8/2026
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 1-Oct-2022	At par on 1-Oct-2022	At par on 5-Oct-2022	At par on 8-Oct-2022
		At par on each April and	At par on each April and	At par on each April and	At par on each April and
		October 1, commencing	October 1, commencing	October 5, commencing	October 8, commencing
16	Subsequent call dates, if applicable	October 1, 2022 up to and excluding the maturity date	October 1, 2022 up to and	October 5, 2022 up to and excluding the maturity date	October 8, 2022 up to and excluding the maturity date
16	Subsequent call dates, if applicable Coupons/dividends	excluding the maturity date	excluding the maturity date	excluding the maturity date	excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.16%	2.38%		1.55%-2.00%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
20	mandatory Existence of a step up or other incentive to	Mandatory	Mandatory	Mandatory	Mandatory
20	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	No Cumulative	No Cumulative	Mandatory No Cumulative
21 22 23	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible	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	No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A
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	No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
21 22 23 24 25 26	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	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 If convertible, conversion rate If convertible, mandatory or optional conversion	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	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	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 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 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 N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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 Write-down feature	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 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 N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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 N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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 N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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, 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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation	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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mendatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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, 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	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 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	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
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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No 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 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 No Exemption from subordination Pari pasu to Deposit Liabilities No

	atures Of Regulatory Capital Instruments s except as noted)				
(\$ IIIIIIOII	s except as noteu)				
			Included in TLAC not included in		
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
- '	Unique identifier (eg CUSIP, ISIN, or Bloomberg	DIVIO	BINO	ВМО	BIVIO
2	identifier for private placement)	06368DYL2	06368G2A4	06368DD84	06368DE83
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	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	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	ů ,	N/A	N/A	N/A	N/A
5		N/A	N/A	N/A	N/A
6	0 10 1	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 9		N/A	N/A USD 15	N/A	N/A
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10/19/2021	10/29/2021	12/23/2021	1/6/2022
12		Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10/19/2028	10/29/2026	12/23/2032	1/6/2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 19-Oct-2022	At par on 29-Apr-2022	23-Dec-2022	At par on 6-Jan-2023
16		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	At par on each January and July 6, commencing January 6, 2023 up to and excluding the maturity date
17	 	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.20%	1.50%	Zero Coupon, 3.04%	2.29%
19		No No	No	No	No
	Fully discretionary, partially discretionary or	-			
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to				
		No	No	No	No
22		Cumulative	Cumulative	Cumulative	Cumulative
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25		N/A	N/A	N/A	N/A
26		N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it				
29		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				
34a		Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to				
		Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	,	No	No	No	No
37	·	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus		MTN Prospectus		
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement		
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DYL		Final Terms - CUSIP: 06368DD8	Final Terms - CUSIP: 06368DE83

	atures Of Regulatory Capital Instruments as except as noted)				
(\$ ITIIIIOI	is except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
	laguer	regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BMO	BMO	ВМО	ВМО
2	identifier for private placement)	06368DE91	06368DZS6	06368G4U8	06368G6V4
	,				
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section				
Ja	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	15.401	0.205	USD 23.88	USD 4.05
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	12/31/2021 Dated	11/24/2021 Dated	11/24/2021 Dated	11/30/2021 Dated
13	Original maturity date / Final maturity	12/31/2026	11/24/2030	11/24/2026	11/30/2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
1	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	31-Dec-2022	At par on 24-Nov-2022	At par on 24-May-2022	At par on 30-May-2022
1					
		Each June and December 31,	At par on each May and	At par on each February, May,	At par on each February 28, May
		commencing December 31, 2022	November 24, commencing	August and November 24,	30, August 30 and November 30,
16	Subsequent call dates, if applicable				
	Coupons/dividends	commencing December 31, 2022 up to and excluding the maturity date	November 24, commencing November 24, 2022 up to and excluding the maturity date	August and November 24, commencing May 24, 2022 up to and excluding the maturity date	30, August 30 and November 30, commencing May 30, 2022 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	commencing December 31, 2022 up to and excluding the maturity date Fixed	November 24, commencing November 24, 2022 up to and excluding the maturity date Fixed	August and November 24, commencing May 24, 2022 up to and excluding the maturity date Fixed	30, August 30 and November 30, commencing May 30, 2022 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	commencing December 31, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.32%	November 24, commencing November 24, 2022 up to and excluding the maturity date Fixed 2.60%	August and November 24, commencing May 24, 2022 up to and excluding the maturity date Fixed 1.00%-2.25%	30, August 30 and November 30, commencing May 30, 2022 up to and excluding the maturity date Fixed 2.05%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	commencing December 31, 2022 up to and excluding the maturity date Fixed	November 24, commencing November 24, 2022 up to and excluding the maturity date Fixed	August and November 24, commencing May 24, 2022 up to and excluding the maturity date Fixed	30, August 30 and November 30, commencing May 30, 2022 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	commencing December 31, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.32% No	November 24, commencing November 24, 2022 up to and excluding the maturity date Fixed 2.60% No	August and November 24, commencing May 24, 2022 up to and excluding the maturity date Fixed 1.00%-2.25%	30, August 30 and November 30, commencing May 30, 2022 up to and excluding the maturity date Fixed 2.05% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	commencing December 31, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.32%	November 24, commencing November 24, 2022 up to and excluding the maturity date Fixed 2.60%	August and November 24, commencing May 24, 2022 up to and excluding the maturity date Fixed 1.00%-2.25%	30, August 30 and November 30, commencing May 30, 2022 up to and excluding the maturity date Fixed 2.05%
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	commencing December 31, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.32% No Mandatory No	November 24, commencing November 24, 2022 up to and excluding the maturity date Fixed 2.60% No Mandatory	August and November 24, commencing May 24, 2022 up to and excluding the maturity date Fixed 1.00%-2.25% No Mandatory	30, August 30 and November 30, commencing May 30, 2022 up to and excluding the maturity date Fixed 2.05% 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	commencing December 31, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.32% No Mandatory No Cumulative	November 24, commencing November 24, 2022 up to and excluding the maturity date Fixed 2.60% No Mandatory No Cumulative	August and November 24, commencing May 24, 2022 up to and excluding the maturity date Fixed 1.00%-2.25% No Mandatory No Cumulative	30, August 30 and November 30, commencing May 30, 2022 up to and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	commencing December 31, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.32% No Mandatory No Cumulative Non-convertible	November 24, commencing November 24, 2022 up to and excluding the maturity date Fixed 2.60% No Mandatory No Cumulative Non-convertible	August and November 24, commencing May 24, 2022 up to and excluding the maturity date Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible	30, August 30 and November 30, commencing May 30, 2022 up to and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	commencing December 31, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.32% No Mandatory No Cumulative Non-convertible N/A	November 24, commencing November 24, 2022 up to and excluding the maturity date Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A	August and November 24, commencing May 24, 2022 up to and excluding the maturity date Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A	30, August 30 and November 30, commencing May 30, 2022 up to and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	commencing December 31, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.32% No Mandatory No Cumulative Non-convertible	November 24, commencing November 24, 2022 up to and excluding the maturity date Fixed 2.60% No Mandatory No Cumulative Non-convertible	August and November 24, commencing May 24, 2022 up to and excluding the maturity date Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible	30, August 30 and November 30, commencing May 30, 2022 up to and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	commencing December 31, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 24, commencing November 24, 2022 up to and excluding the maturity date Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August and November 24, commencing May 24, 2022 up to and excluding the maturity date Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	30, August 30 and November 30, commencing May 30, 2022 up to and excluding the maturity date Fixed 2.05% 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, tully or partially If convertible, conversion rate	commencing December 31, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.32% No Mandatory No Cumulative Non-convertible N/A N/A	November 24, commencing November 24, 2022 up to and excluding the maturity date Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A	August and November 24, commencing May 24, 2022 up to and excluding the maturity date Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A	30, August 30 and November 30, commencing May 30, 2022 up to and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	commencing December 31, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 24, commencing November 24, 2022 up to and excluding the maturity date Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August and November 24, commencing May 24, 2022 up to and excluding the maturity date Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	30, August 30 and November 30, commencing May 30, 2022 up to and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	commencing December 31, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 24, commencing November 24, 2022 up to and excluding the maturity date Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August and November 24, commencing May 24, 2022 up to and excluding the maturity date Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	30, August 30 and November 30, commencing May 30, 2022 up to and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	commencing December 31, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 24, commencing November 24, 2022 up to and excluding the maturity date Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August and November 24, commencing May 24, 2022 up to and excluding the maturity date Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	30, August 30 and November 30, commencing May 30, 2022 up to and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	commencing December 31, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 24, commencing November 24, 2022 up to and excluding the maturity date Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August and November 24, commencing May 24, 2022 up to and excluding the maturity date Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	30, August 30 and November 30, commencing May 30, 2022 up to and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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	commencing December 31, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 24, commencing November 24, 2022 up to and excluding the maturity date Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August and November 24, commencing May 24, 2022 up to and excluding the maturity date Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	30, August 30 and November 30, commencing May 30, 2022 up to and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 December 31, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.32% 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 November 24, 2022 up to and excluding the maturity date Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	August and November 24, commencing May 24, 2022 up to and excluding the maturity date 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/	30, August 30 and November 30, commencing May 30, 2022 up to and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/

	atures Of Regulatory Capital Instruments as except as noted)				
(\$ ITIIIIOI	is except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368G7C5	06368GC39	06368GC54	241212912
	The state of the s	333330.33	33333333	33333333	211212012
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
_	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date) Par value of instrument	N/A USD 4.902	N/A USD 4	N/A USD 43.14	N/A USD 270
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12/17/2021	12/30/2021	12/22/2021	12/14/2021
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 12/17/2026	Dated 12/30/2026	Dated 12/22/2026	Dated 12/14/2061
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 17-Dec-2022	At par on 30-Dec-2022	At par on 22-Jun-2022	14-Dec-2026
		At par on each March, June,	At par on each March, June,	At par an each March, June	
		September and December 17, commencing December 17, 2022	September and December 30, commencing December 30, 2022	At par on each March, June, September and December 22,	Each December 14, commencing
40	Cubacquant call datas if applicable	up to and excluding the maturity date	up to and excluding the maturity date	commencing June 22, 2022 up to	December 14, 2026 up to and excluding the maturity date
16	Subsequent call dates, if applicable Coupons/dividends	uale	uaie	and excluding the maturity date	excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	1.80% No	2.00% No	2.00% No	Zero Coupon, 3.40% No
	Fully discretionary, partially discretionary or				
20	mandatory Existence of a step up or other incentive to	Mandatory	Mandatory	Mandatory	Mandatory
21	redeem	No		No	No
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A
26	ii conventible, convension rate	IVA	I W/FS	IVA	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	A 1/A	A1/A	A 1/A	AL/A
29 30	converts 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 If write-down, permanent or temporary				
- 33	If temporary write-down, description of write-				
34	down mechanism Type of subordination	Examption from subardination	Examption from subordination	Examption from subardination	Examplian from subordination
34a	Position in subordination hierarchy in liquidation	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	(specify instrument type immediately senior to	B. J	5	B. J	B
35 36	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				NIP Offering Circular - November
	Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus	3, 2021
	Considerate Base Chall Burney (1977)				AUD Decree of the Outstanding
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	NIP Prospectus Supplement - August 25, 2021
	Duining Consultanent (if anniinable)	İ	I		
	Pricing Supplement (if applicable)	Final Terms CLISID: 063690705	Final Terms - CUSIP: 06368GC39	Final Torme CLICID: 0000000054	Final Torme CLICID: 044040040

	atures Of Regulatory Capital Instruments				
(\$ million	ns except as noted)				
		Included in TLAC not included in	Included in TLAC not included in		Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	BMO	BMO	ВМО
2	identifier for private placement)	243100003	06368GF44	06368DL77	06368DL85
	identifier for private placementy	243100003	0000001 44	00000DE11	0000002200
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 240	USD 2.506	1.8	1.8
10	Accounting classification Original data of issuance / Settlement	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	1/25/2022 Dated	1/28/2022 Dated	2/10/2022 Dated	2/10/2022 Dated
13	Original maturity date / Final maturity	1/25/2062	1/28/2027	2/10/2032	2/10/2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
1					
1					
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	25lan-2027	At par on 28-Jul-2022	At par on 10-Feb-2023	At par on 10-Feb-2023
		20 0411 2021	7 K Pair 611 20 Gai 2022		
			At par on each January, April, July		At par on each February and
		Each January 25, commencing	and October 28, commencing July 28, 2022 up to and excluding the		August 10, commencing February
16	Subsequent call dates, if applicable	January 25, 2027 up to and excluding the maturity date	maturity date	10, 2023 up to and excluding the maturity date	10, 2023 up to and excluding the maturity date
10	Coupons/dividends	excidently the maturity date	maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 3.33%	2.00%	2.80%	2.70%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
1	Existence of a step up or other incentive to				
21	redeem	No .	No .	No .	No San Lati
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
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
	If convertible, specify instrument type convertible				
28	into				
1	If convertible, specify issuer of instrument it				
29	converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s) If write-down, full or partial				
32	If write-down, full or partial If write-down, permanent or temporary				
- 33	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation				
	(specify instrument type immediately senior to				
35	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
	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37	1	NIP Offering Circular - November			
37	Prospectus / Base Shelf Prospectus / Short Form				
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus		MTN Prospectus		
37		3, 2021	MTN Prospectus		
37	Prospectus	3, 2021	MTN Prospectus		
37					
37	Prospectus	3, 2021 NIP Prospectus Supplement -	MTN Prospectus MTN Prospectus Supplement		
37	Prospectus Supplement to Base Shelf Prospectus (if applicable)	3, 2021 NIP Prospectus Supplement -			
37	Prospectus	3, 2021 NIP Prospectus Supplement - August 25, 2021	MTN Prospectus Supplement	Final Terms - CUSIP: 06368DL77	Final Terms - CUSIP: 06368DL85

	atures Of Regulatory Capital Instruments as except as noted)				
(Ψ ITIIIIOI	is except as noted)				
		Included in TLAC not included in			
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	- Simo	5	- Simo	20
2	identifier for private placement)	06368DN91	06368DP24	06368DP65	06368DR22
		Province of Ontario and the laws			
3	Governing law(s) of the instrument	of Canada applicable therein			
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	1.5	1	5.788	11.25
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 3/2/2022	Liability - fair value option 3/2/2022	Liability - fair value option 3/4/2022	Liability - fair value option 3/16/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	3/2/2028	3/2/2026	3/4/2027	3/16/2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 2-Mar-2023	At par on 2-Mar-2023	At par on 4-Mar-2023	At par on 16-Mar-2023
10	Todomption amount / milital maturity	7 t par on 2 war 2020	7 t par on 2 war 2020	7 t par on 4 war 2020	71 par on 10 mar 2020
		At par on each March and			
		September 2, commencing March	September 2, commencing March	•	September 16, commencing
		2, 2023 up to and excluding the	2, 2023 up to and excluding the	4, 2023 up to and excluding the	March 16, 2023 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	3.00%-3.20%	2.80%	2.65%-3.05%	3.25%-4.00%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatan	Mandatan
20	mandatory Existence of a step up or other incentive to	Mandatory	Mandatory	Mandatory	Mandatory
21	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, rully of 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				
20	If convertible, specify issuer of instrument it				
29	converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial				
33	If write-down, 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 instrument type immediately senior to				
35	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)				
	Pricing Supplement (if applicable)				
	and become in additionals	Final Terms - CUSIP: 06368DN91	Final Terms - CUSIP: 06368DP24	Final Terms - CUSIP: 06368DP65	Final Terms - CUSIP: 06368DR22

	atures Of Regulatory Capital Instruments as except as noted)				
(\$ ITIIIIOII	is except as noted)				
		Included in TLAC not included in regulatory capital	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	BMO	BMO	BMO	BMO
2	identifier for private placement)	06368DT38	06368DU69	06368GHU4	06368GJP3
		Dravings of Optorio and the laws	Dravings of Optorio and the laws	Dravings of Optorio and the laws	Dravings of Ontorio and the laws
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section	.,	, ,	.,	
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument Accounting classification	0.92	0.06	USD 2.255	USD 2.174 Liability - fair value option
11	Original date of issuance / Settlement	Liability - fair value option 3/24/2022	Liability - fair value option 4/1/2022	Liability - fair value option 2/11/2022	2/18/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	3/24/2027	4/1/2028	2/11/2027	2/18/2026
14	issuer can 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-Mar-2023	At par on 1-Apr-2023	At par on 11-Aug-2022	At par on 18-Aug-2023
		At par on each March and		la	
1		At par on each March and		At par on each February, May,	At par on each February and
		September 24, commencing		August, and November 11,	August 18, commencing August
16	Subsequent call dates, if applicable	September 24, commencing March 24, 2023 up to and	1, commencing April 1, 2023 up	August, and November 11, commencing August 11, 2022 up	August 18, commencing August 18, 2023 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	September 24, commencing		August, and November 11, commencing August 11, 2022 up	August 18, commencing August
17	Coupons/dividends Fixed or floating dividend/coupon	September 24, commencing March 24, 2023 up to and excluding the maturity date Fixed	commencing April 1, 2023 up to and excluding the maturity date Fixed	August, and November 11, commencing August 11, 2022 up to and excluding the maturity date	August 18, commencing August 18, 2023 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September 24, commencing March 24, 2023 up to and excluding the maturity date Fixed 3.00%-3.50%	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00%	August, and November 11, commencing August 11, 2022 up to and excluding the maturity date Fixed 2.20%	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	September 24, commencing March 24, 2023 up to and excluding the maturity date Fixed	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00%	August, and November 11, commencing August 11, 2022 up to and excluding the maturity date	August 18, commencing August 18, 2023 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September 24, commencing March 24, 2023 up to and excluding the maturity date Fixed 3.00%-3.50%	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00%	August, and November 11, commencing August 11, 2022 up to and excluding the maturity date Fixed 2.20%	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	September 24, commencing March 24, 2023 up to and excluding the maturity date Fixed 3.00%-3.50% Mandatory	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory	August, and November 11, commencing August 11, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	September 24, commencing March 24, 2023 up to and excluding the maturity date Fixed 3.00%-3.50% No Mandatory	1, commencing Ápril 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory	August, and November 11, commencing August 11, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory No	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% 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	September 24, commencing March 24, 2023 up to and excluding the maturity date Fixed 3.00%-3.50% No Mandatory No Cumulative	1, commencing Ápril 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory No Cumulative	August, and November 11, commencing August 11, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No Cumulative
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	September 24, commencing March 24, 2023 up to and excluding the maturity date Fixed 3.00%-3.50% No Mandatory No Cumulative Non-convertible N/A	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory No Cumulative Non-convertible N/A	August, and November 11, commencing August 11, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially	September 24, commencing March 24, 2023 up to and excluding the maturity date Fixed 3.00%-3.50% No Mandatory No Cumulative Non-convertible N/A N/A	1, commencing Ápril 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A	August, and November 11, commencing August 11, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A
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 24, commencing March 24, 2023 up to and excluding the maturity date Fixed 3.00%-3.50% No Mandatory No Cumulative Non-convertible N/A	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory No Cumulative Non-convertible N/A	August, and November 11, commencing August 11, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially	September 24, commencing March 24, 2023 up to and excluding the maturity date Fixed 3.00%-3.50% No Mandatory No Cumulative Non-convertible N/A N/A	1, commencing Ápril 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A	August, and November 11, commencing August 11, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	September 24, commencing March 24, 2023 up to and excluding the maturity date Fixed 3.00%-3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	1, commencing Ápril 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August, and November 11, commencing August 11, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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 24, commencing March 24, 2023 up to and excluding the maturity date Fixed 3.00%-3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	1, commencing Ápril 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August, and November 11, commencing August 11, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	September 24, commencing March 24, 2023 up to and excluding the maturity date Fixed 3.00%-3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	1, commencing Ápril 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August, and November 11, commencing August 11, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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 24, commencing March 24, 2023 up to and excluding the maturity date Fixed 3.00%-3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	1, commencing Ápril 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August, and November 11, commencing August 11, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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	atures Of Regulatory Capital Instruments				
(\$ million	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368GJW8	06368GNQ6	06368GNT0	06368GNV5
		Province of Ontario and the laws	Province of Ontario and the laws		Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	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	Contractual
	Regulatory treatment	NIZA	A1/A	NIA	A1/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	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 5	USD 4	USD 14.99	USD 15
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2/18/2022	4/7/2022	4/14/2022	3/31/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2/18/2027 Vas	4/7/2032 Vac	4/14/2027 Vas	3/31/2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	N/A	At par on 7-Apr-2024	At par on 14-Apr-2023	At par on 31-Mar-2024
- 10	Todompuon amount, minar matarity	. 47.	/ к раз от т тр. 202 г	7 к рал от 1 7 кр. 2020	7 k par 517 51 mar 252 1
16	Subsequent call dates, if applicable	N/A	At par on each January, April, July, and October 7, commencing April 7, 2024 up to and excluding the maturity date	At par on each April and October 14, commencing April 14, 2023 up to and excluding the maturity date	
	Coupons/dividends		-		
17	Fixed or floating dividend/coupon	Fixed to Floating	Fixed	Fixed	Fixed
18	Coupon rate and any related index	SOFR + 30 bps	4.00%	3.75%	3.75%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to	•	,	•	,
21	redeem	No	No	No	No
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative	Cumulative	Cumulative	Cumulative
23 24	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
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
	If convertible, specify issuer of instrument it				
29	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, 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
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to				
35	instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities		Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A MTN 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	MTN Prospectus Supplement
	Pricing Supplement (if applicable)				
1		Final Terms - CUSIP: 06368GJW8	Final Terms - CUSIP: 06368GNQ6	Final Terms - CUSIP: 06368GNT0	Final Terms - CUSIP: 06368GNV5

	atures Of Regulatory Capital Instruments is except as noted)				
(\$ IIIIIIOI	is except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
	laguer	regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	BMO	ВМО	ВМО
2	identifier for private placement)	06368GPT8	06368GQN0	06368GQZ3	06368D3F9
	,				
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	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				
Ja	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 8	USD 3		USD 50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	4/20/2022 Dated	4/28/2022 Dated	4/28/2022 Dated	5/25/2022 Dated
13	Original maturity date / Final maturity	4/20/2026	4/28/2027	4/28/2027	5/25/2026
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 20-Apr-2023	At par on 28-Oct-2022	At par on 28-Oct-2022	At par on 25-Aug-2022
				At par on each April and October	At par on each May and
		At par on each April and October 20, commencing April 20, 2023 up	28, commencing October 28, 2022 up to and excluding the	28, commencing October 28, 2022 up to and excluding the	November 25, commencing August 25, 2022 up to and
16	Subsequent call dates, if applicable	to and excluding the maturity date	maturity date	maturity date	excluding the maturity date
	Coupons/dividends	j ,	,	,	j ,
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.65%	3.80%	4.10%	4.30%-4.60%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to	mandatory	- Mariadion y	mandatory	mandatory
21	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, rully of partially If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	If convertible, specify instrument type convertible				
28	into				
20	If convertible, specify issuer of instrument it	N/A	N/A	N/A	N/A
29 30	converts 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				
1	If temporary write-down, description of write-				
34	down mechanism	Everentian from sub-officers	Exemption from subset Parks	Everentian from sub-officers	Everytian from other Park
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
1	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to				
35	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 Form	MTN Deserve	MTN Description	MTN Deserve	
	•	MTN Prospectus	MTN Prospectus	MTN Prospectus	
	Supplement to Base Shelf Prospectus (if applicable)				
	Sapplement to base shell riospectus (ii applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	
	Pricing Supplement (if applicable)				
		Final Terms - CUSIP: 06368GPT8	Final Terms - CUSIP: 06368GQN0	Final Terms - CUSIP: 06368GQZ3	Final Terms - CUSIP: 06368D3F9
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	atures Of Regulatory Capital Instruments as except as noted)				
(\$ THIOII	is except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	вмо	вмо	вмо
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368D4Q4	06368D4R2	06368GRY5	06368GUQ8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	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	Contractual
4	Regulatory treatment Transitional Basel III rules	NI/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	71				
	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 1.305	USD 2.175	USD 21.022	USD 18.394
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	6/16/2022	6/16/2022	5/13/2022	6/16/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated 49/46/2005
13	Original maturity date / Final maturity	6/16/2027	6/16/2027	5/13/2027	12/16/2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 16-Jun-2023	At par on 16-Jun-2023	At par on 13-Nov-2022	At par on 16-Mar-2023
16	Subsequent call dates, if applicable Coupons/dividends	At par on each June and December 16, commencing June 16, 2023 up to and excluding the maturity date	At par on each June and December 16, commencing June 16, 2023 up to and excluding the maturity date	At par on each February, May, August and November 13, commencing November 13, 2022 up to and excluding the maturity date	At par on each March, June, September and December 16, commencing March 16, 2023 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.30%-4.75%	4.10%-4.50%	4.15%	4.00%
19	Existence of a dividend stopper	No	No	No	No
10	Fully discretionary, partially discretionary or	110	110	110	110
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to	,	-	•	,
21	redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	If convertible, mandatory or optional conversion	14/15	1973	13773	1973
28	into				
	If convertible, specify issuer of instrument it				
29	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, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism		_		
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation				
	(specify instrument type immediately senior to				
35	instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368D4Q4	Final Terms - CUSIP: 06368D4R2	Final Terms - CUSIP: 06368GRY5	Final Terms - CUSIP: 06368GUQ8

	atures Of Regulatory Capital Instruments as except as noted)				
(\$ million	is except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
	Leaver	regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BMO	BMO	ВМО	BMO
2	identifier for private placement)	06368GV38	06368GVC8	06368GVD6	06368GVX2
	, , ,				
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section				
Sa	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 10	USD 5	USD 1.895	USD 7.34
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	6/14/2022	6/15/2022	6/15/2022	6/30/2022
12	Perpetual or dated Original maturity date / Final maturity	Dated 6/14/2027	Dated 6/45/2020	Dated 12/15/2025	Dated
13 14	Issuer call subject to prior supervisory approval	6/14/2027 Yes	6/15/2029 Yes	12/15/2025 Yes	6/30/2027 Yes
	issuer can subject to prior supervisory approval	103	103	163	163
1	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 14-Jun-2023	At par on 15-Dec-2022	At par on 15-Dec-2022	At par on 30-Jun-2023
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			.,	.,
				At par on each March, June,	
1		At par an again lung and	At not on each lune and		At par an agab Marab Juna
		At par on each June and	At par on each June and	September and December 15,	At par on each March, June,
		December 14, commencing June	December 15, commencing	September and December 15, commencing December 15, 2022	September and December 30,
16	Subsequent call dates, if applicable			September and December 15,	
	Coupons/dividends	December 14, commencing June 14, 2023 up to and excluding the maturity date	December 15, commencing December 15, 2022 up to and excluding the maturity date	September and December 15, commencing December 15, 2022 up to and excluding the maturity date	September and December 30, commencing June 30, 2023 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	December 14, commencing June 14, 2023 up to and excluding the maturity date Fixed	December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed	September and December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed	September and December 30, commencing June 30, 2023 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	December 14, commencing June 14, 2023 up to and excluding the maturity date Fixed 4.15%	December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.50%	September and December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.00%	September and December 30, commencing June 30, 2023 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	December 14, commencing June 14, 2023 up to and excluding the maturity date Fixed	December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed	September and December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed	September and December 30, commencing June 30, 2023 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	December 14, commencing June 14, 2023 up to and excluding the maturity date Fixed 4.15%	December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.50% No	September and December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.00%	September and December 30, commencing June 30, 2023 up to and excluding the maturity date Fixed 5.00% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	December 14, commencing June 14, 2023 up to and excluding the maturity date Fixed 4.15%	December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.50%	September and December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.00%	September and December 30, commencing June 30, 2023 up to and excluding the maturity date Fixed 5.00%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	December 14, commencing June 14, 2023 up to and excluding the maturity date Fixed 4.15%	December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.50% No	September and December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.00%	September and December 30, commencing June 30, 2023 up to and excluding the maturity date Fixed 5.00% No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	December 14, commencing June 14, 2023 up to and excluding the maturity date Fixed 4.15% No Mandatory No Cumulative	December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.50% No Mandatory No Cumulative	September and December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative	September and December 30, commencing June 30, 2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	December 14, commencing June 14, 2023 up to and excluding the maturity date Fixed 4.15% No Mandatory No Cumulative Non-convertible	December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible	September and December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible	September and December 30, commencing June 30, 2023 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)	December 14, commencing June 14, 2023 up to and excluding the maturity date Fixed 4.15% No Mandatory No Cumulative Non-convertible N/A	December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A	September and December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A	September and December 30, commencing June 30, 2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	December 14, commencing June 14, 2023 up to and excluding the maturity date Fixed 4.15% No Mandatory No Cumulative Non-convertible N/A N/A	December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A	September and December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A	September and December 30, commencing June 30, 2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary 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 14, commencing June 14, 2023 up to and excluding the maturity date Fixed 4.15% No Mandatory No Cumulative Non-convertible N/A	December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A	September and December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A	September and December 30, commencing June 30, 2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a 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 14, commencing June 14, 2023 up to and excluding the maturity date Fixed 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September and December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September and December 30, commencing June 30, 2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	December 14, commencing June 14, 2023 up to and excluding the maturity date Fixed 4.15% No Mandatory No Cumulative Non-convertible N/A N/A	December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A	September and December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A	September and December 30, commencing June 30, 2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	December 14, commencing June 14, 2023 up to and excluding the maturity date Fixed 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September and December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September and December 30, commencing June 30, 2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	December 14, commencing June 14, 2023 up to and excluding the maturity date Fixed 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September and December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September and December 30, commencing June 30, 2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, 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	December 14, commencing June 14, 2023 up to and excluding the maturity date Fixed 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 15, commencing December 15, 2022 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	September and December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September and December 30, commencing June 30, 2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial	December 14, commencing June 14, 2023 up to and excluding the maturity date Fixed 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 15, commencing December 15, 2022 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	September and December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September and December 30, commencing June 30, 2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or 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	December 14, commencing June 14, 2023 up to and excluding the maturity date Fixed 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 15, commencing December 15, 2022 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	September and December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September and December 30, commencing June 30, 2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, exonversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	December 14, commencing June 14, 2023 up to and excluding the maturity date Fixed 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 15, commencing December 15, 2022 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	September and December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September and December 30, commencing June 30, 2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation	December 14, commencing June 14, 2023 up to and excluding the maturity date Fixed 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	September and December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	September and December 30, commencing June 30, 2023 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
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, appecify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 14, commencing June 14, 2023 up to and excluding the maturity date Fixed 4.15% No 4.15% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	September and December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	September and December 30, commencing June 30, 2023 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 MTN Prospectus MTN Prospectus Supplement

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		Included in TLAC not included in		Included in TLAC not included in	Included in TLAC not included in
	laguer	regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BMO	ВМО	ВМО	BMO
2	identifier for private placement)	06368GWJ2	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	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other				
Ja	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
5	Post-transitional Basel III rules	N/A		N/A	N/A
6	Eligible at solo/group/group&solo	N/A		N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 9.816	USD 3	USD 0.655	USD 0.7
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	7/13/2022 Dated	7/29/2022 Dated	8/12/2022 Dated	8/12/2022 Dated
13	Original maturity date / Final maturity	7/13/2028	7/29/2027	8/12/2025	8/12/2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 13-Jul-2023	At par on 29-Jul-2023	At par on 12-Aug-2023	At par on 12-Aug-2023
		At par on each January, April, July and October 13, commencing July	At par on each January, April, July and October 29, commencing July		At par on each February and August 12, commencing Aug 12,
		13, 2023 up to and excluding the		2023 up to and excluding the	2023 up to and excluding the
16	Subsequent call dates, if applicable	maturity date		maturity date	maturity date
	Coupons/dividends				
<u> </u>					
17	Fixed or floating dividend/coupon	Fixed		Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	5.00%	4.88%	4.15%	4.25%
	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper		4.88%		
18	Fixed or floating dividend/coupon Coupon rate and any related index	5.00%	4.88% No	4.15%	4.25%
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	4.88% No	4.15% No	4.25% 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	No Mandatory No	A.88% No Mandatory	4.15% No Mandatory	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	A.88% No Mandatory No Cumulative	4.15% No Mandatory No Cumulative	A.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	No Mandatory No Cumulative Non-convertible	A.88% No Mandatory No Cumulative Non-convertible	A.15% No Mandatory No Cumulative Non-convertible	A.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	5.00% No Mandatory No Cumulative	A.88% No Mandatory No Cumulative Non-convertible N/A	4.15% No Mandatory No Cumulative	A.25% No Mandatory No Cumulative
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)	No Mandatory No Cumulative Non-convertible N/A	A.88% No Mandatory No Cumulative Non-convertible N/A N/A	A.15% No Mandatory No Cumulative Non-convertible N/A	A.25% 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	A.15% 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
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 If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	A.15% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	A.15% 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
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, 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	A.15% 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
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, 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	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	A.15% 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
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	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	A.15% 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
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, conversion rate If convertible, mandatory or optional conversion If convertible, 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	A.15% 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
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, conversion trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	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	A.15% 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
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, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	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	A.15% 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
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-	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	A.15% 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	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	A.15% No Mandatory No Cumulative Non-convertible 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
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, tilly or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If tremporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	A.15% 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	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	A.15% No Mandatory No Cumulative Non-convertible 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	A.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 Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If the convertible or non-convertible or non-convertible into If the convertible or non-convertible or non-c	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	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	A.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If 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	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	A.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 Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination 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 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 Exemption from subordination Pari pasu to Deposit Liabilities No	A.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	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	A.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	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	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	A.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Nor, Convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	A.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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, tilly or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	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	A.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 Nor, Convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	A.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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, tilly or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 MTN Prospectus Supplement	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	A.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	atures Of Regulatory Capital Instruments				
ΊΟΙΙΙΙΙΙ Φ <i>)</i>	is except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
<u> </u>	Unique identifier (eg CUSIP, ISIN, or Bloomberg	Billo	Billio	Billo	Billo
2	identifier for private placement)	06368D8S6	06368D8T4	06368GZW0	06374V2B
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Means by which enforceability requirement of Section	or Cariada applicable triereiri	or Cariada applicable triereiri	or Cariada applicable triereiri	от Сапаца аррпсавіе петепі
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 0.125	USD 0.698	USD 40	USD 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	9/2/2022	9/2/2022	8/18/2022	8/31/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	9/2/2025	9/2/2025	8/18/2032	8/31/2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 2-Sep-2023	At par on 2-Sep-2023	At par on 18-Aug-2027	At par on 31-Aug-2023
13	reactipion amount / miliar maturky	At par 6112-66p-2025	At par 611 2-60p 2025	At par on 10 Aug 2027	At par on 31 Aug 2023
16	Subsequent call dates, if applicable	At par on each March and September 2, commencing Sep 2, 2023 up to and excluding the maturity date	At par on each March and September 2, commencing Sep 2, 2023 up to and excluding the maturity date	At par on each 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
	Coupons/dividends	,	j	,	,
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.25%	4.40%	4.42%	4.50%
19		No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to	ivialidatory	iviaridatory	iviaridatory	ivialidatory
21	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, conversion rate	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	If convertible, specify instrument type convertible				
28	into If convertible, specify issuer of instrument it				
29	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, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
∪ - a	Position in subordination hierarchy in liquidation	Zampuon nom suporumation	ZASTIPROTI TOTI SUDOTUITALIOTI	Zampuon nom suporumation	= Normption from Suborulliation
	(specify instrument type immediately senior to				
35	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			MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368D8S6	Final Terms - CUSIP: 06368D8T4	Final Terms - CUSIP: 06368GZW0	Final Terms - CUSIP: 06374V2B

	atures Of Regulatory Capital Instruments				
(\$ IIIIIIOI	ns except as noted)				
		Included in TLAC not included in	Included in TLAC not included in		Included in TLAC not included in
	Leaver	regulatory capital	regulatory capital	regulatory capital BMO	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BMO	BMO	BINO	ВМО
2	identifier for private placement)	06374V2C9	06374V3A2	06374V4R4	06374V4W3
	, ,				
_		Province of Ontario and the laws	Province of Ontario and the laws		Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	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				
Ju	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	- Communication	- Contractado	- Communication	O O TRI GOLGA
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
<u>6</u> 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	попинен турс	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument	Other TEAC 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 10	USD 13.981	USD 24.696	USD 5
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 8/18/2022	Liability - fair value option 9/2/2022	Liability - fair value option 9/21/2022	Liability - fair value option 9/19/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	8/18/2025	9/2/2025	9/21/2027	9/19/2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
1	Optional call date, contingent call dates and	At 40 5 1 005	A	A1	A
15	redemption amount / Initial maturity	At par on 18-Feb-2023	At par on 2-Jun-2023	At par on 21-Sep-2023	At par on 19-Mar-2023
		At par on each February, May,	At par on each March, June,	At par on each March and	At par on each March and
1					
		August and November 18, commencing Feb 18, 2023 up to	September and December 2, commencing Jun 2, 2023 up to	September 21, commencing Sep 21, 2023 up to and excluding the	September 19, commencing Mar 19, 2023 up to and excluding the
16	Subsequent call dates, if applicable	August and November 18,	September and December 2,	September 21, commencing Sep	September 19, commencing Mar
	Coupons/dividends	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date	September 21, commencing Sep 21, 2023 up to and excluding the maturity date	September 19, commencing Mar 19, 2023 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed	September 21, commencing Sep 21, 2023 up to and excluding the maturity date	September 19, commencing Mar 19, 2023 up to and excluding the maturity date
	Coupons/dividends	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date	September 21, commencing Sep 21, 2023 up to and excluding the maturity date Fixed 5.00%	September 19, commencing Mar 19, 2023 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed 4.20%	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed 4.35%	September 21, commencing Sep 21, 2023 up to and excluding the maturity date Fixed 5.00%	September 19, commencing Mar 19, 2023 up to and excluding the maturity date Fixed 4.75%
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	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed 4.20%	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed 4.35%	September 21, commencing Sep 21, 2023 up to and excluding the maturity date Fixed 5.00%	September 19, commencing Mar 19, 2023 up to and excluding the maturity date Fixed 4.75%
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	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed 4.20% No Mandatory	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed 4.35% No Mandatory	September 21, commencing Sep 21, 2023 up to and excluding the maturity date Fixed 5.00% Mandatory	September 19, commencing Mar 19, 2023 up to and excluding the maturity date Fixed 4.75% 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 and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed 4.20% No Mandatory	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed 4.35% No Mandatory	September 21, commencing Sep 21, 2023 up to and excluding the maturity date Fixed 5.00% No Mandatory	September 19, commencing Mar 19, 2023 up to and excluding the maturity date Fixed 4.75% No Mandatory No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed 4.20% No Mandatory	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed 4.35% No Mandatory	September 21, commencing Sep 21, 2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative	September 19, commencing Mar 19, 2023 up to and excluding the maturity date Fixed 4.75% 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)	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A	September 21, commencing Sep 21, 2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A	September 19, commencing Mar 19, 2023 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A	September 21, commencing Sep 21, 2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	September 19, commencing Mar 19, 2023 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A	September 21, commencing Sep 21, 2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A	September 19, commencing Mar 19, 2023 up to and excluding the maturity date Fixed 4.75% 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 If convertible, conversion rate	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 21, commencing Sep 21, 2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 19, commencing Mar 19, 2023 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A	September 21, commencing Sep 21, 2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	September 19, commencing Mar 19, 2023 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 21, commencing Sep 21, 2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 19, commencing Mar 19, 2023 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 21, commencing Sep 21, 2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 19, commencing Mar 19, 2023 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 21, commencing Sep 21, 2023 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 19, commencing Mar 19, 2023 up to and excluding the maturity date Fixed 4.75% No Mandatory 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	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 21, commencing Sep 21, 2023 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 19, commencing Mar 19, 2023 up to and excluding the maturity date Fixed 4.75% No Mandatory 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 21, commencing Sep 21, 2023 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 19, commencing Mar 19, 2023 up to and excluding the maturity date Fixed 4.75% No Mandatory 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, seconversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 21, commencing Sep 21, 2023 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 19, commencing Mar 19, 2023 up to and excluding the maturity date Fixed 4.75% No Mandatory 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	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 21, commencing Sep 21, 2023 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 19, commencing Mar 19, 2023 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trie-down, permanent or temporary If temporary write-down, description of write-down mechanism	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 21, commencing Sep 21, 2023 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 19, commencing Mar 19, 2023 up to and excluding the maturity date Fixed 4.75% No Mandatory 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 tremporary write-down, description of write-down mechanism Type of subordination	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 21, commencing Sep 21, 2023 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 19, commencing Mar 19, 2023 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, 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 and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	September 21, commencing Sep 21, 2023 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	September 19, commencing Mar 19, 2023 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	September 21, commencing Sep 21, 2023 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 19, commencing Mar 19, 2023 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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, tully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed 4.20% No 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 and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	September 21, commencing Sep 21, 2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	September 19, commencing Mar 19, 2023 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify 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 write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 21, commencing Sep 21, 2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 19, commencing Mar 19, 2023 up to and excluding the maturity date Fixed 4.75% No 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed 4.20% No 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 and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	September 21, commencing Sep 21, 2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	September 19, commencing Mar 19, 2023 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed 4.35% 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 N/A	September 21, commencing Sep 21, 2023 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 19, commencing Mar 19, 2023 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 21, commencing Sep 21, 2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 19, commencing Mar 19, 2023 up to and excluding the maturity date Fixed 4.75% No 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed 4.20% No 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed 4.35% No 4.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A N/A N/A	September 21, commencing Sep 21, 2023 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 P/A N/A N/A	September 19, commencing Mar 19, 2023 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed 4.35% 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 N/A	September 21, commencing Sep 21, 2023 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 19, commencing Mar 19, 2023 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed 4.20% No 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed 4.35% No 4.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A N/A N/A	September 21, commencing Sep 21, 2023 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 P/A N/A N/A	September 19, commencing Mar 19, 2023 up to and excluding the maturity date Fixed 4.75% No 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 M/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A MTN Prospectus MTN Prospectus Supplement	September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	September 21, commencing Sep 21, 2023 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	September 19, commencing Mar 19, 2023 up to and excluding the maturity date Fixed 4.75% No 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 M/A MTN Prospectus

	atures Of Regulatory Capital Instruments				
(\$ million	ns except as noted)				
		Included in TLAC not included in	Included in TLAC not included in		Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	BMO	BMO	BMO
2	identifier for private placement)	06374V6P6	06368LDM5	06368LFR2	06374VCL8
	identifier for private placementy	000747010	00300EDW3	00000E1 1(2	000744020
		Province of Ontario and the laws			
3	Governing law(s) of the instrument	of Canada applicable therein			
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other				
-	TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	NI/A	NI/A	NI/A	NI/A
9	Par value of instrument	N/A USD 2	N/A 10	N/A	N/A USD 12.705
10	Accounting classification	Liability - fair value option			
11	Original date of issuance / Settlement	9/30/2022	11/15/2022	12/22/2022	1/31/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	9/30/2027	11/15/2035	12/22/2027	1/31/2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
1					
1					
1					
1	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 30-Sep-2023	11/15/2032	N/A	At par on 31-Jan-2024
			<u> </u>		
		At par on each March and	Each May and November 15,		At par on the last calendar date of January, April, July and October,
		September 30, commencing Sep 30, 2023 up to and excluding the	commencing November 15, 2032 up to and exlcuding the maturity		commencing Jan 31, 2024 up to
16	Subsequent call dates, if applicable	maturity date	date.	N/A	and excluding the maturity date
	Coupons/dividends	,			,
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed-Floating	Fixed
18	Coupon rate and any related index	5.25%	Zero Coupon, 5.35%	CORRA + 100 bps	5.40%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
24	Existence of a step up or other incentive to redeem	No	No	No	No
21	Noncumulative or cumulative	No Cumulative	No Cumulative	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	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
0.0	If convertible, specify instrument type convertible				
28	into		 	 	
29	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
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
1	Position in subordination hierarchy in liquidation				
25	(specify instrument type immediately senior to	Designation of the second of t	Designation of the second of t	Designation of the second of t	Designation of the second of t
35	instrument)	Pari pasu to Deposit Liabilities			
36	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A	No N/A
37		N/A	N/A	IN/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	MTN Prospectus			MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)				
1	<u> </u>	MTN Prospectus Supplement			MTN Prospectus Supplement
<u></u>					
	Pricing Supplement (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06374V6P6	Final Terms - CUSIP: 06368LDM5	Final Terms - CUSIP: 06368LFR2	Final Terms - CUSIP: 06374VCL8

/¢ million	atures Of Regulatory Capital Instruments as except as noted)				
(\$ ITIIIIO	is 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	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BINO	Bivio	BINO	Bivio
2	identifier for private placement)	06374VCM6	06374VCQ7	06374VCR5	06368LHV1
		Dravings of Ontario and the laws	Dravings of Ontario and the laws	Dravings of Ontario and the laws	Dravings 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	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section	,,,	,,,	,,,	,,,
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	NI/A	N/A	NI/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	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 5	USD 8	USD 15.1	USD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	1/31/2023	1/31/2023	1/31/2023	2/2/2023
12 13	Perpetual or dated Original maturity date / Final maturity	Dated	Dated 1/21/2029	Dated 1/31/2029	Dated
13	Issuer call subject to prior supervisory approval	2/2/2026 Yes	1/31/2028 Yes	1/31/2028 Yes	2/2/2028 Yes
	, аррина				
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 31-Jul-2023	At par on 31-Jan-2024	At par on 31-Jan-2024	#N/A
			At par on the last calendar day of		
		At par on each January and July	January, April, July and October,	At par on each January and July	
40	Cubanassant and datas if annihilable	31, commencing Jul 31, 2023 up		31, commencing Jan 31, 2024 up	401/4
16	Subsequent call dates, if applicable	to and excluding the maturity date	and excluding the maturity date	to and excluding the maturity date	#N/A
1	Coupons/dividends				
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.00%	Fixed 5.06%	Fixed 5.40%	Fixed 7.60%
	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper		5.06%		
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	5.06% No	5.40% No	7.60% No
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	5.00%	5.06% No	5.40%	7.60%
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 Existence of a step up or other incentive to	5.00% No Mandatory	5.06% No Mandatory	5.40% No Mandatory	7.60% 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 mandatory	5.00% No	5.06% No Mandatory	5.40% No	7.60% 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	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	7.60% 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)	No Mandatory No Cumulative Non-convertible N/A	5.06% No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	7.60% 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	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	7.60% 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)	No Mandatory No Cumulative Non-convertible N/A	5.06% No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	7.60% 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, conversion rate If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	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
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	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, 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	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 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, specify instrument type convertible into If 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	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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step 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	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 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, pandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	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
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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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	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 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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	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	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
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 trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	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 Exemption from 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 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, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, apacify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If the trigger if the trigger in trigger in the trigger in the trigger in the trigger in the trigger in the trigger in the trigger in the trigger in the trigger in the trigger in the trigger in the trigger in the trigger in the trigger in the trigger in the trigger in the trigger in the tr	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	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	No Mandatory No 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 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 trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible 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	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 Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, apacify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If tremporary write-down, description of write-down mechanism Type of 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	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 Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities 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 trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible 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	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	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	No Mandatory No 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 Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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	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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, apacify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If tremporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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	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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 N/A N/	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	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
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, 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 (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 MTN Prospectus Supplement	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A

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	s except as noted)				
		Included in TLAC not included in regulatory capital	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	ВМО	BMO	ВМО	BMO
2	identifier for private placement)	06368LHW9	06374VJY3	06374VJZ0	06374VK21
		***************************************		***************************************	***************************************
		D	Desired (Ostados del Ideales		Desired (Ostados del Ideales
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section			эр энгэн энгэн	
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 0.695 Liability - fair value option	USD 7.98 Liability - fair value option	USD 6 Liability - fair value option	USD 6 Liability - fair value option
11	Original date of issuance / Settlement	2/3/2023	2/14/2023	2/15/2023	2/15/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	2/3/2028 Yes	2/14/2028 Yes	2/17/2026 Yes	2/15/2028 Yes
17	can caujest to prior capervisory approval				
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 03-Feb-2024	At par on 14-Feb-2024	At par on 15-Aug-2023	At par on 15-Feb-2024
		At par on each February and	At par on each February, May,	At par on each February and	At par on each February and
		August 3, commencing Feb 03,	August and November 14,	August 15, commencing Aug 15,	August 15, commencing Feb 15,
		2024 up to and excluding the		2023 up to and excluding the	2024 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	and excluding the maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Ethio d
10			5.40%		Fixed
18	Coupon rate and any related index	5.15%-5.65%		5.00%	5.05%
18 19	Existence of a dividend stopper	5.15%-5.65% No		5.00% No	
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No	5.05% No
19	Existence of a dividend stopper		No		5.05%
19 20 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	No Mandatory No	No Mandatory No	5.05% No Mandatory
19 20 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative	5.05% No Mandatory No Cumulative
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	No Mandatory No	No Mandatory No	5.05% No Mandatory
19 20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
19 20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	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
19 20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
19 20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	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
19 20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	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 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 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
19 20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
19 20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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 Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion 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	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	No Mandatory No Cumulative Non-convertible 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 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	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	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 30 31 32 33 34 34a 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, anadatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in submordination hierarchy in liquidation (specify 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 N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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 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 5	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 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 Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 30 31 32 33 34 34a 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, andatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in strument 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 N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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 Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 30 31 32 33 34 34a 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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	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
20 21 22 23 24 25 26 27 28 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, andatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in submordination hierarchy in liquidation (specify 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 N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 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, andatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in strument 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 N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	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 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, andatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in submordination hierarchy in liquidation (specify 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 N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
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(\$ IIIIIOII	atures Of Regulatory Capital Instruments s except as noted)				
	is except as floted)				
		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				
2	identifier for private placement)	06374VK62	06374VK70	06374VKD7	06374VKE5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other			O and a second second	
	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
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
	motiument type	Other TEAC Instrument	Other TEAC Institution	Other TEAC Institution	Other TEAC 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	USD 6.58 Liability - fair value option	USD 5 Liability - fair value option	USD 6 Liability - fair value option	USD 5.971 Liability - fair value option
11	Original date of issuance / Settlement	2/28/2023	2/28/2023	3/15/2023	4/28/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2/28/2028	2/28/2028	3/15/2028	4/28/2026
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 28-Feb-2024	At par on 28-Feb-2024	At par on 15-Mar-2024	At par on 28-Oct-2023
		At par on each February, May,	At par on each February, May,	At par on each March, June,	At par on each January, April, July
		August and November 28,	August and November 28,	September and December 15,	and October 28, commencing Oct
16	Subsequent call dates, if applicable	commencing Feb 28, 2024 up to	commencing Feb 28, 2024 up to and excluding the maturity date	commencing Mar 15, 2024 up to and excluding the maturity date	28, 2023 up to and excluding the
					Imaturity date
10	Coupons/dividends	and excluding the maturity date	, , , , , , , , , , , , , , , , , , ,		maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.60%	Fixed 5.35%	5.70%	Fixed 5.50%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	Fixed 5.35%		Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.60% No	Fixed 5.35% No	5.70% No	Fixed 5.50% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 5.60%	Fixed 5.35% No	5.70%	Fixed 5.50%
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 5.60% No Mandatory	Fixed 5.35% No Mandatory No	5.70% No Mandatory	Fixed 5.50% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 5.60% No Mandatory No Cumulative	Fixed 5.35% No Mandatory No Cumulative	5.70% No Mandatory No Cumulative	Fixed 5.50% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 5.60% No Mandatory	Fixed 5.35% No Mandatory No	5.70% No Mandatory	Fixed 5.50% No Mandatory
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 5.60% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A	5.70% No Mandatory No Cumulative Non-convertible N/A N/A	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)	Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A	Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A	5.70% No Mandatory No Cumulative Non-convertible N/A	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	Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 5.50% 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	Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A	5.70% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 5.50% 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, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.50% 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, fully or partially If convertible, conversion rate If 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 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.50% 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 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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 Write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory 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 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of 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 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed 5.50% 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 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit 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 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 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed 5.50% 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 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of 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 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed 5.50% 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 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 5.60% 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 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	S.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 Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	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

(William (William)	atures Of Regulatory Capital Instruments as except as noted)				
	is except as noted)				
1		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	<u> </u>	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06374VKJ4	06368LRA6	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	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other				
Ja	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A		N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A		N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 1	4.708	USD 0.1	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	5/16/2023 Dated	6/14/2023 Dated	6/30/2023 Dated	6/12/2023 Dated
13	Original maturity date / Final maturity	5/16/2028	6/14/2026	6/30/2028	6/12/2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
1					
	Optional call data and another and a life to the call				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 16-May-2024	N/A	N/A	At par on 12-Jun-2024
10	Todomption amount / mittal maturity	7 k par on 10 May 2024	1471	14/7	71 par on 12 our 2024
		At par on each February, May,			At par on each June and
		August and November 16,			December 12, commencing Jun
40	Cubacquent call dates if applicable	commencing May 16, 2024 up to	NI/A	N/A	12, 2024 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	and excluding the maturity date	N/A	IN/A	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed to Floating	Fixed to Floating	Fixed
18	Coupon rate and any related index	5.40%	CORRA + 75 bps	SOFR + 90 bps	5.55%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to	,	,	•	
21	redeem	No Cumulative		No	
22	Noncumulative or cumulative		0 1		No
	L Convertible or non-convertible		Cumulative Non-convertible	Cumulative	Cumulative
24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible		
25	If convertible, conversion trigger (s) If convertible, fully or partially	Non-convertible N/A N/A	Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
	If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
25	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Non-convertible N/A N/A	Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative 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	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative 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 If convertible, specify instrument type convertible into	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
25 26 27 28	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A 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	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
25 26 27 28 29 30 31	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Non-convertible N/A N/A N/A N/A N/A	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	Cumulative Non-convertible N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Non-convertible N/A N/A N/A N/A N/A	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	Cumulative Non-convertible N/A N/A N/A N/A N/A
25 26 27 28 29 30 31	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A 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
25 26 27 28 29 30 31 32	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Non-convertible N/A N/A N/A N/A N/A	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	Cumulative Non-convertible N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32 33	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Non-convertible N/A N/A N/A N/A N/A	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
25 26 27 28 29 30 31 32 33 34	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation	Non-convertible 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	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
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	Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
25 26 27 28 29 30 31 32 33 34	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation	Non-convertible 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 Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32 33 34 34a 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination 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
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 NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination 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 No
25 26 27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 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	Cumulative 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 N/A
25 26 27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write-down mechanism Type of 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination 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 No
25 26 27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A 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	Cumulative 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 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 37	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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	Cumulative 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 N/A
25 26 27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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 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 37	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 MTN Prospectus Supplement	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A 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 MTN Prospectus MTN Prospectus Supplement

(\$ ITIIIIOI	atures Of Regulatory Capital Instruments as except as noted)				
	is 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	Included in TLAC not included in regulatory capital
1	Issuer	BMO	0 1	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06374VKP0	06374VYY6	06374VZ25	06374VZ33
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	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	Contractual
	Regulatory treatment				
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 3	USD 3	USD 3	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	6/13/2023 Dated	7/14/2023 Dated	7/28/2023 Dated	7/28/2023 Dated
13	Original maturity date / Final maturity	6/13/2033	7/14/2033	7/28/2028	7/28/2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
1	Optional call data				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 13-Jun-2025	At par on 14-Jul-2025	At par on 28-Jul-2024	At par on 28-Jul-2025
13	reachiphen amount / militar maturity	7 K Pair 511 10 Gair 2020	7 (par on 14 da 2020	711 par 011 20 dai 2024	71 par 011 20 dar 2020
		At par on each June and			
		December 13, commencing June		At par on each January and July	At par on each January and July
16	Subsequent call dates, if applicable	13, 2025 up to and excluding the maturity date	14, commencing Jul 14, 2025 up to and excluding the maturity date	28, commencing Jul 28, 2024 up	28, commencing Jul 28, 2025 up to and excluding the maturity date
16	Coupons/dividends	maturity date	to and excluding the maturity date	to and excidding the maturity date	to and excideing the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.50%	5.70%	5.60%	5.56%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatani
	Existence of a step up or other incentive to				Mandatory
21 22					•
	redeem Negative or cumulative	No Comparing		No Computation	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	No Cumulative
23 24	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)				No
24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
24	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
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 If convertible, specify instrument type convertible	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
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 If convertible, specify instrument type convertible into	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
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	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
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 If convertible, specify instrument type convertible into	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Cumulative Non-convertible N/A N/A N/A N/A 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 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	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No 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	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No 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 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 Position in subordination hierarchy in liquidation	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
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	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 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 N/A Exemption from subordination
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 Position in subordination hierarchy in liquidation	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
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)	Cumulative 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	Cumulative 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 Exemption from subordination Pari pasu to Deposit Liabilities
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	Cumulative 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 No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination 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
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 instrument type convertible into Write-downfeature 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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A 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 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
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	Cumulative 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 No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No 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 N/A
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	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	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 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
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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A 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 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 N/A
24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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	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
24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form 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	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 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

78 million	atures Of Regulatory Capital Instruments as except as noted)				
(WITH W	o except as noted)	Included in TLAC and included in	leaded in TLAC and included in	Included in TLAC and included in	leaded in TLAC and included in
1	Issuer	Included in TLAC not included in regulatory capital BMO	regulatory capital	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BMO	BMO	BMO	BMO
2	identifier for private placement)	06368LVL7	06368LVM5	06368LWC6	06375M3N3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	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
<u>6</u> 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	положения ург	Otto 12 to monament	Outer 12 to monament	Otto 12 to monament	Outer 12 to monament
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	6		1	USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option 8/31/2023	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	8/31/2023 Dated	Dated	9/15/2023 Dated	8/15/2023 Dated
13	Original maturity date / Final maturity	8/31/2028	8/31/2028	9/15/2026	8/15/2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and	At 04 A	A4 04 A	At 45 O :	A4 45 A
15	redemption amount / Initial maturity	At par on 31-Aug-2025	At par on 31-Aug-2025	At par on 15-Sep-2025	At par on 15-Aug-2024
		At par on each February and August 31, commencing Aug 31,		At par on each March and September 15, commencing Sep	At par on each February and August 15, commencing Aug 15,
		2025 up to and excluding the	2025 up to and excluding the	15, 2025 up to and excluding the	2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date	maturity date
1	Coupons/dividends				
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	5.90%	5.45%	5.65%	5.70%
	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper		5.45%		
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	5.90%	5.45% No	5.65%	5.70%
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 Existence of a step up or other incentive to	5.90% No Mandatory	5.45% No Mandatory	5.65% No Mandatory	5.70% 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 mandatory	5.90% No	5.45% No Mandatory	5.65% No	5.70% 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	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary 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	5.45% No Mandatory No Cumulative Non-convertible N/A	5.65% No Mandatory No Cumulative	5.70% 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	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible
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	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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	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
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)	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 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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	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 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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	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 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	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	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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, 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 Exemption from 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 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, 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	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	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	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	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
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, truly or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No 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 Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If service down, full or partial If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination 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 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 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 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 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 trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 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 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 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 Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 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 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 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 Pari pasu to Deposit Liabilities No N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If service down, full or partial If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination 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 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 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 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 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, tilly or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 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 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 Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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

(\$ IIIIIIQI	atures Of Regulatory Capital Instruments as except as noted)				
	is 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	Included in TLAC not included in regulatory capital
1	Issuer	BMO	0 1	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06375M3P8	06375M3X1	06375M3Y9	06375M4B8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	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	Contractual
4	Regulatory treatment Transitional Basel III rules	NI/A	NI/A	N1/A	NI/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	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	USD 2.672 Liability - fair value option	USD 4 Liability - fair value option	USD 2 Liability - fair value option	USD 2.45 Liability - fair value option
11	Original date of issuance / Settlement	8/8/2023	9/15/2023	9/15/2023	9/22/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	8/8/2025 Yes	9/15/2028 Yes	9/15/2033 Yes	9/22/2033 Yes
1**	100001 out outsjoot to prior supervisory approval	100	100	100	1.00
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 08-Feb-2024	At par on 15-Sep-2024	At par on 15-Sep-2025	At par on 22-Sep-2025
		At par on each February and	At par on each March and	At par on each March and	At par on each March and
		August 8, commencing Feb 08,	September 15, commencing Sep	September 15, commencing Sep	September 22, commencing Sep
16	Subsequent call dates, if applicable	2024 up to and excluding the maturity date	15, 2024 up to and excluding the maturity date	15, 2025 up to and excluding the maturity date	22, 2025 up to and excluding the maturity date
10	Coupons/dividends	maturity date	maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	6.00% No	5.90% No	5.85% No	6.15% No
19	Fully discretionary, partially discretionary or	INU	NO	NO .	INO
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
24	Existence of a step up or other incentive to	No	No	No	No
21 22	redeem Noncumulative or cumulative	No Cumulative	No 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		N/A	N/A	N/A	Non-convertible N/A
	If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A	Non-convertible N/A N/A
26		N/A	N/A	N/A	Non-convertible N/A
	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
26 27	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	Non-convertible N/A N/A N/A
26 27	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	Non-convertible N/A N/A N/A
26 27 28 29	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A
26 27 28 29 30	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A
26 27 28 29	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A N/A N/A N/A N/A NO	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A NO	Non-convertible N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33 34	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
26 27 28 29 30 31 32 33 34 34a 35	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A N/A 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 NO Exemption from subordination Pari pasu to Deposit Liabilities	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 Exemption from subordination Pari pasu to Deposit Liabilities
26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A 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
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A 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
26 27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
26 27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	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

	atures Of Regulatory Capital Instruments				
(\$ ITIIIIOI	is except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	20		- Simo	20
2	identifier for private placement)	06375M4D4	06375M4E2	06375M4F9	06375M4G7
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
<u>6</u> 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
- '	пізнатіє туре	Other TEAC Instrument	Other TEAC Institution	Other TEAC Instrument	Other TEAC Instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9 10	Par value of instrument Accounting classification	USD 5.465 Liability - fair value option	USD 7 Liability - fair value option	USD 7 Liability - fair value option	USD 3 Liability - fair value option
11	Original date of issuance / Settlement	9/25/2023	9/29/2023	9/29/2023	9/29/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	9/25/2026 Yes	9/29/2026 Yes	9/29/2028 Yes	9/29/2033 Yes
14	issuer can subject to prior supervisory approvar	165	res	165	165
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 25-Sep-2025	At par on 29-Mar-2024	At par on 29-Sep-2024	At par on 29-Sep-2025
		At par on each March and September 25, commencing Sep	At par on each March and September 29, commencing Mar	At par on each March and September 29, commencing Sep	At par on each March and September 29, commencing Sep
		25, 2025 up to and excluding the	29, 2024 up to and excluding the	29, 2024 up to and excluding the	29, 2025 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date	maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.65%	6.00%	6.00%	6.00%
19	Existence of a dividend stopper	No	No	No	No
00	Fully discretionary, partially discretionary or mandatory	NA	NA	NA	NA
20	Existence of a step up or other incentive to	Mandatory	Mandatory	Mandatory	Mandatory
21	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	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
	If any attack to the state of t				
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	N/A	N/A	N/A	N/A
28	into				
	If convertible, specify issuer of instrument it				
29	converts into Write-down feature	N/A	N/A	N/A	N/A
30	Write-down feature If write-down, write-down trigger (s)	No	No	No	No
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
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
	Position in subordination hierarchy in liquidation		sing a series of the series of		p.s.som outordination
1	(specify instrument type immediately senior to				
1	instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
35	1 ,	No	INO		N/A
36	Non-compliant transitioned features	No N/A	N/A	N/A	IIV/A
	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	N/A	N/A	IN/A
36	Non-compliant transitioned features	N/A			
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form		N/A MTN Prospectus	MTN Prospectus	MTN Prospectus
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A			
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A			
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A MTN Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement

(\$ millions except as noted) Included in TLAC not regulatory capital 1	regulatory capital BMO 06375M4H5 nd the laws Province of Ontario	t included in TL regulatory cap		
regulatory capital Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) Province of Ontario a of Canada applicable 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	regulatory capital BMO 06375M4H5 nd the laws Province of Ontario	regulatory cap		
1 Issuer BMO 2 Inique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument of Canada applicable 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	BMO 06375M4H5 nd the laws Province of Ontario			Included in TLAC not included in
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument of Canada applicable 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	06375M4H5 nd the laws Province of Ontario			regulatory capital BMO
3 Governing law(s) of the instrument of Canada applicable 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	nd the laws Province of Ontario	Divid		Billo
3 Governing law(s) of the instrument of Canada applicable 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		06375MCA1	06375MCB9	06375MCC7
3 Governing law(s) of the instrument of Canada applicable Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Contractual				
3 Governing law(s) of the instrument of Canada applicable 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		and the laws Province of O	ntario and the laws	Province of Ontario and the 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) Contractual	therein of Canada applicable			of Canada applicable therein
3a 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Contractual		,		.,
	Contractual	Contractual	Į.	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 instrume	nt Other TLAC instrum	ent Other TLAC in	nstrument	Other TLAC instrument
A				
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 2.972	USD 3	USD 2.179	USD 0.685
10 Accounting classification Liability - fair value op				Liability - fair value option
11 Original date of issuance / Settlement	9/29/2023	9/29/2023	10/11/2023	10/11/2023
12 Perpetual or dated Dated	9/29/2028	9/29/2033	10/11/2028	Dated 10/11/2033
13 Original maturity date / Final maturity 14 Issuer call subject to prior supervisory approval Yes	9/29/2028 Yes	9/29/2033 Yes		10/11/2033 Yes
14 Toods can captor to prior capturestly approval	100	100		100
Optional call date, contingent call dates and				
15 redemption amount / Initial maturity At par on 29-Sep-202	25 At par on 29-Sep-20	25 At par on 11-0	Oct-2024	At par on 11-Oct-2025
At par on each March	n. June. At par on each Marc	h and		
September and Dece	mber 29, September 29, com			At par on each April and October
commencing Sep 29,				11, commencing Oct 11, 2025 up
16 Subsequent call dates, if applicable and excluding the ma Coupons/dividends	turity date maturity date	to and excludi	ng the maturity date	to and excluding the maturity date
17 Fixed or floating dividend/coupon Fixed	Fixed	Fixed		Fixed
18 Coupon rate and any related index	6.00%	6.25%	6.30%	6.35%
19 Existence of a dividend stopper No	No	No		No
Fully discretionary, partially discretionary or mandatory Mandatory		Mandatory		
	Mandatan			
·	Mandatory	Manuatory		Mandatory
Existence of a step up or other incentive to 1 redeem No	Mandatory No	No		
Existence of a step up or other incentive to 21 redeem No 22 Noncumulative or cumulative Cumulative	No Cumulative	No Cumulative		Mandatory No Cumulative
Existence of a step up or other incentive to redeem No 21 Noncumulative or cumulative Cumulative 23 Convertible or non-convertible Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertib	le	Mandatory No Cumulative Non-convertible
Existence of a step up or other incentive to redeem No 21 Noncumulative or cumulative Cumulative 23 Convertible or non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertib N/A	le	Mandatory No Cumulative Non-convertible N/A
Existence of a step up or other incentive to redeem No 21 Noncumulative or cumulative Cumulative 23 Convertible or non-convertible Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertib	le	Mandatory No Cumulative Non-convertible
Existence of a step up or other incentive to 21 redeem 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 N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertib N/A N/A N/A	le	Mandatory No Cumulative Non-convertible N/A N/A
Existence of a step up or other incentive to 21 redeem No 22 Noncumulative or cumulative Cumulative 23 Convertible or non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A 25 If convertible, fully or partially N/A 16 If convertible, conversion rate N/A N/A If convertible, mandatory or optional conversion N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertib N/A	le	Mandatory No Cumulative Non-convertible N/A N/A
Existence of a step up or other incentive to 21 redeem No 22 Noncumulative or cumulative Cumulative 23 Convertible or non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A 25 If convertible, fully or partially N/A 26 If convertible, conversion rate N/A 17 If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertib N/A N/A N/A	le	Mandatory No Cumulative Non-convertible N/A N/A N/A
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) N/A 25 If convertible, fully or partially N/A 26 If convertible, conversion rate N/A 27 If convertible, mandatory or optional conversion N/A If convertible, specify instrument type convertible into	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertib N/A N/A N/A	le	Mandatory No Cumulative Non-convertible N/A N/A N/A
Existence of a step up or other incentive to 21 redeem No 22 Noncumulative or cumulative Cumulative 23 Convertible or non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A 25 If convertible, fully or partially N/A 26 If convertible, conversion rate N/A 17 If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertib N/A N/A N/A	le	Mandatory No Cumulative Non-convertible N/A N/A N/A
Existence of a step up or other incentive to redeem 21 redeem 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 N/A 27 If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 29 converts into N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertib N/A N/A N/A	le	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
Existence of a step up or other incentive to redeem 21 redeem 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 N/A 27 If convertible, mandatory or optional conversion If convertible, specify instrument type convertible a into If convertible, specify issuer of instrument it 29 converts into N/A Write-down feature No If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertib N/A N/A N/A	le	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
Existence of a step up or other incentive to redeem 21 redeem 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 N/A 27 If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertib N/A N/A N/A	le	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
Existence of a step up or other incentive to redeem 21 redeem 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 N/A 27 If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertib N/A N/A N/A	le	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
Existence of a step up or other incentive to redeem 21 redeem 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 N/A 27 If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertib N/A N/A N/A	le	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
Existence of a step up or other incentive to redeem 21 redeem 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 N/A 27 If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/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 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 N/A	No Cumulative Non-convertib N/A N/A N/A N/A N/A N/A N/A N/A	le	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
Existence of a step up or other incentive to redeem 21 redeem 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 N/A 27 If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/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 If temporary write-down, description of write-down mechanism 34a Type of subordination Position in subordination hierarchy in liquidation	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertib N/A N/A N/A N/A N/A N/A N/A N/A	le	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
Existence of a step up or other incentive to redeem 21 redeem 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 N/A 27 If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/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 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertib N/A N/A N/A N/A N/A N/A Ordination Exemption fro	le m subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination
Existence of a step up or other incentive to redeem 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 N/A 27 If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into 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, permanent or temporary If temporary write-down, description of write-down mechanism 34 Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit I	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertib N/A N/A N/A N/A N/A N/A N/A N/A No ordination Exemption fro Liabilities Pari pasu to D	m subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
Existence of a step up or other incentive to redeem 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 N/A 27 If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/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 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertib N/A N/A N/A N/A N/A N/A Ordination Exemption fro	m subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination
Existence of a step up or other incentive to redeem 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 N/A 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 29 converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary If temporary write-down, description of write-down mechanism 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument) 36 Non-compliant transitioned features N/A No If yes, specify non-compliant features N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N	No Cumulative Non-convertib N/A N/A N/A N/A N/A N/A N/A N/A No Dirdination Exemption fro Liabilities Pari pasu to E No	m subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
Existence of a step up or other incentive to redeem 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 N/A 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into If convertible, specify 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 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 No Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from sub Liabilities Pari pasu to Deposit No N/A	No Cumulative Non-convertib N/A N/A N/A N/A N/A N/A N/A No Dirigination Exemption fro Liabilities Pari pasu to D No N/A	m subordination	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
Existence of a step up or other incentive to redeem 21 redeem 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 N/A 27 If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 29 converts into N/A 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 mechanism 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument) Pari pasu to Deposit I 36 Non-compliant transitioned features N/A Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N	No Cumulative Non-convertib N/A N/A N/A N/A N/A N/A N/A N/A No Dirdination Exemption fro Liabilities Pari pasu to E No	m subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
Existence of a step up or other incentive to redeem 21 redeem 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 N/A 27 If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 29 converts into N/A 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 mechanism 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument) Pari pasu to Deposit I 36 Non-compliant transitioned features N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus 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 sub Liabilities Pari pasu to Deposit No N/A	No Cumulative Non-convertib N/A N/A N/A N/A N/A N/A N/A No Dirigination Exemption fro Liabilities Pari pasu to D No N/A	m subordination	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
Existence of a step up or other incentive to redeem 21 redeem 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 N/A 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 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, permanent or temporary If temporary write-down, description of write-down mechanism 34 Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features No 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 N/A	No Cumulative Non-convertib N/A N/A N/A N/A N/A N/A N/A N/A N/A	m subordination leposit 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 No N/A
Existence of a step up or other incentive to redeem 21 redeem 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 N/A 27 If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible, specify issuer of instrument it N/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 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 No 17 If yes, specify non-compliant features N/A Prospectus / Base Shelf Prospectus (if applicable)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertib N/A N/A N/A N/A N/A N/A N/A N/A N/A	m subordination leposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
Existence of a step up or other incentive to redeem 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 N/A 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 19 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, 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) 36 Non-compliant transitioned features No 17 If yes, specify non-compliant features No Prospectus / Base Shelf Prospectus / Short Form Prospectus MTN Prospectus MTN Prospectus Sup Pricing Supplement (if applicable)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertib N/A N/A N/A N/A N/A N/A N/A N/A N/A	m subordination leposit Liabilities tus	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

	atures Of Regulatory Capital Instruments				
(\$ million	ns except as noted)				
		Included in TLAC not included in	Included in TLAC not included in		Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	BMO	BMO	ВМО
2	identifier for private placement)	06375MCE3	06375MCH6	06375MCK9	06375MCM5
	identifier for private placementy	0007 3141023	0007 510101 10	0007 51410103	0007 310101013
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 4.835 Liability - fair value option	USD 7 Liability - fair value option	USD 8.5 Liability - fair value option	USD 2 Liability - fair value option
11	Original date of issuance / Settlement	10/13/2023	10/18/2023	10/18/2023	Liability - fair value option 10/31/2023
12	Perpetual or dated	Dated To/13/2023	Dated	Dated	Dated
13	Original maturity date / Final maturity	10/13/2033	10/18/2038	10/18/2028	10/31/2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
1					
1					
1					
1	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 13-Oct-2025	At par on 18-Oct-2026	At par on 18-Oct-2025	At par on 31-Oct-2025
				At par on each January, April, July	
		At par on each April and October	At par on each April and October	and October 18, commencing Oct	
16	Subsequent call dates, if applicable	13, commencing Oct 13, 2025 up to and excluding the maturity date	18, commencing Oct 18, 2026 up to and excluding the maturity date		2025 up to and excluding the maturity date
10	Coupons/dividends	to and excluding the maturity date	to and excluding the maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.50%	6.35%	6.25%	6.50%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
04	Existence of a step up or other incentive to	NI-	NI-	NI-	NI-
21	redeem Noncumulative or cumulative	No 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	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
		·	l		
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 issuer of instrument it				
29	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, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34d	Position in subordination hierarchy in liquidation	Exemplion nom subordination	Exemption from Subordination	Exemption from subordination	Exemplion from Subordination
1	(specify instrument type immediately senior to				
35	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	MTN December 1	MTN Description	MTNI Deserted	MTN December 1
-	· .	MTN Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)				
	Suppliement to base silen Prospectus (it applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
-		100pootus Guppiement		roopootus ouppiemem	тооровка варренненк
1		İ	I	1	
	Pricing Supplement (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06375MCE3	Final Terms - CUSIP: 06375MCH6	Final Terms - CUSIP: 06375MCK9	Final Terms - CUSIP: 06375MCM

	atures Of Regulatory Capital Instruments as except as noted)				
(\$ ITIIIITI	is except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO		BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06375MCP8	06375MCR4	06375MCU7	06375MCZ6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	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				
- Gu	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory conital (Currency in				
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 9.928	USD 3	USD 2.006	USD 1
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	10/27/2023 Dated	10/26/2023 Dated	11/9/2023 Dated	11/17/2023 Dated
13	Original maturity date / Final maturity	10/27/2038	10/26/2026	11/9/2038	11/17/2033
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 27-Oct-2025	N/A	At par on 09-Nov-2025	At par on 17-Nov-2025
	,	,			·
				At par on each May and	At par on each May and
		At par on each April and October		November 9, commencing Nov	November 17, commencing Nov
16	Subsequent call dates, if applicable	At par on each April and October 27, commencing Oct 27, 2025 up to and excluding the maturity date			
	Coupons/dividends	27, commencing Oct 27, 2025 up to and excluding the maturity date	N/A	November 9, commencing Nov 09, 2025 up to and excluding the maturity date	November 17, commencing Nov 17, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	27, commencing Oct 27, 2025 up to and excluding the maturity date Fixed	N/A Fixed to Floating	November 9, commencing Nov 09, 2025 up to and excluding the maturity date	November 17, commencing Nov 17, 2025 up to and excluding the maturity date
	Coupons/dividends	27, commencing Oct 27, 2025 up to and excluding the maturity date	N/A Fixed to Floating SOFR + 90 bps	November 9, commencing Nov 09, 2025 up to and excluding the maturity date	November 17, commencing Nov 17, 2025 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	27, commencing Oct 27, 2025 up to and excluding the maturity date Fixed 7.00%	N/A Fixed to Floating SOFR + 90 bps	November 9, commencing Nov 09, 2025 up to and excluding the maturity date Fixed 7.00%	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% 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	27, commencing Oct 27, 2025 up to and excluding the maturity date Fixed 7.00%	N/A Fixed to Floating SOFR + 90 bps	November 9, commencing Nov 09, 2025 up to and excluding the maturity date Fixed 7.00%	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	27, commencing Oct 27, 2025 up to and excluding the maturity date Fixed 7.00% No Mandatory	N/A Fixed to Floating SOFR + 90 bps No Mandatory	November 9, commencing Nov 09, 2025 up to and excluding the maturity date Fixed 7.00% No Mandatory	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% No Mandatory
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	27, commencing Oct 27, 2025 up to and excluding the maturity date Fixed 7.00%	N/A Fixed to Floating SOFR + 90 bps No Mandatory	November 9, commencing Nov 09, 2025 up to and excluding the maturity date Fixed 7.00%	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% No
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17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	27, commencing Oct 27, 2025 up to and excluding the maturity date Fixed 7.00% No Mandatory No Cumulative Non-convertible N/A	N/A Fixed to Floating SOFR + 90 bps No Mandatory No Cumulative Non-convertible N/A	November 9, commencing Nov 09, 2025 up to and excluding the maturity date Fixed 7.00% No Mandatory No Cumulative Non-convertible N/A	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A
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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, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	27, commencing Oct 27, 2025 up to and excluding the maturity date Fixed 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	N/A Fixed to Floating SOFR + 90 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	November 9, commencing Nov 09, 2025 up to and excluding the maturity date Fixed 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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, fully or partially If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, feature If write-down, 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 (if applicable)	27, commencing Oct 27, 2025 up to and excluding the maturity date Fixed 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A Fixed to Floating SOFR + 90 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	November 9, commencing Nov 09, 2025 up to and excluding the maturity date Fixed 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% No 6.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	27, commencing Oct 27, 2025 up to and excluding the maturity date Fixed 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	N/A Fixed to Floating SOFR + 90 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A MTN Prospectus Supplement	November 9, commencing Nov 09, 2025 up to and excluding the maturity date Fixed 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% No 6.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A N/A N/A

	atures Of Regulatory Capital Instruments				
(\$ million	is except as noted)	Included in TLAC not included in		Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	50	50	50	50
2	identifier for private placement)	06375MG58	06375MG74	06368LB70	06375MGA
		Province of Ontario and the laws	Province 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	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	N/A USD 3	N/A USD 1.5	N/A	N/A USD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	11/22/2023	11/30/2023	12/4/2023	12/13/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	11/22/2033	11/30/2028	12/4/2033	12/13/2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 22-Nov-2025	At par on 30-Nov-2025	4-Dec-26	At par on 13-Dec-2025
16	Subsequent call dates, if applicable	At par on each May and November 22, commencing Nov 22, 2025 up to and excluding the maturity date	At par on the last day of February, May 30, August 30 and November 30, commencing Nov 30, 2025 up to and excluding the maturity date	commencing Dec 04, 2026 up to	At par on each June and December 13, commencing Dec 13, 2025 up to and excluding the maturity date
47	Coupons/dividends	i -	E	i -	E
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 6.20%	Fixed 6.25%	Fixed Zero coupon, 6.9%	Fixed 6.10%
19		No		No	No
- 10	Fully discretionary, partially discretionary or	110	110	110	110
20	mandatory Existence of a step up or other incentive to	Mandatory	Mandatory	Mandatory	Mandatory
21	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
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				
29	converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial				
33	If write-down, rull of partial If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation				
35	(specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A		N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	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: 06375MG58	Final Terms - CUSIP: 06375MG74	Final Terms - CUSIP: 06368LB70	Final Terms - CUSIP: 06375MGA

/m 'III'	atures Of Regulatory Capital Instruments				
(\$ million	ns except as noted)				
		Included in TLAC not included in	Included in TLAC not included in		Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	BMO	BMO	BMO
2	identifier for private placement)	06375MGB5	06375MGD1	06368LF76	06375MGF6
	Identifier for private placementy	0007 0101000	00075WIGDT	003002170	0007 SIVIGI 0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other		0		
	TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognized in regulatory conital (Currency in				
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 3.61	USD 2	1.412	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12/15/2023		12/22/2023	12/22/2023
12	Perpetual or dated Original maturity date / Final maturity	Dated 12/15/2028	Dated 12/15/2033	Dated 12/22/2020	Dated 12/22/2026
13 14	Issuer call subject to prior supervisory approval	12/15/2028 Yes	12/15/2033 Yes	12/22/2030 Yes	12/22/2026 Yes
1.4	The state of the sapervisory approval	1	3		1
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 15-Dec-2024	At par on 15-Jun-2025	22-Dec-24	At par on 22-Dec-2024
		At par on each March, June,	At par on each June and		At par on each June and
		September and December 15,	December 15, commencing Jun 15, 2025 up to and excluding the	Each June and December 22, commencing Jun 22, 2025 up to	December 22, commencing Dec
16	Subsequent call dates, if applicable	commencing Dec 15, 2024 up to and excluding the maturity date	maturity date	and excluding the maturity date	22, 2024 up to and excluding the maturity date
- 10	Coupons/dividends	and excitaining the maturity date	maturity date	and oxerating the materity date	materity date
17	Fixed or floating dividend/coupon	Step up	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.50%-7.20%	6.00%	Zero coupon, 5.23%	5.45%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or				
20		Mandatory	Mandatory	Mandatory	Mandatory
1	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21		,	Mandatory No	Mandatory No	,
21 22	mandatory Existence of a step up or other incentive to	Mandatory No Cumulative		,	Mandatory No Cumulative
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	No Cumulative Non-convertible	No Cumulative Non-convertible
22 23 24	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
22 23 24 25	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
22 23 24	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
22 23 24 25	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
22 23 24 25 26	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A 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	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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 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	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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 N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, 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	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	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	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	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, 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	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, 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	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No 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	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
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, mandatory or optional conversion of the 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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	mandatory 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 Cumulative 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 Pri pasu to Deposit Liabilities	No Cumulative Non-convertible 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	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion of the 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 Pri 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 instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned 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 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 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 N/A
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 instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 Pri 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	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No 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 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 N/A
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 instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No 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 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 N/A MTN Prospectus
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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No 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 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 N/A
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 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 N/A MTN Prospectus
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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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	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

	atures Of Regulatory Capital Instruments as except as noted)				
(\$ ITIIIIOI	is except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
	Leaver	regulatory capital	regulatory capital	regulatory capital	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	BMO	ВМО	BMO
2	identifier for private placement)	06375MGG4	06375MGH2	06375MGJ8	06375MGK5
	, ,				
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
20	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 5.135	USD 1.12	USD 5	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	12/22/2023 Dated	12/22/2023 Dated	1/5/2024 Dated	1/5/2024 Dated
13	Original maturity date / Final maturity	12/22/2028	12/22/2028	1/5/2027	1/5/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	, , , , , , , , , , , , , , , , , , , ,				
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 22-Dec-2024	At par on 22-Dec-2024	At par on 05-Jan-2025	At par on 05-Jan-2025
		At par on each June and	At par on each June and		
		December 22, commencing Dec	December 22, commencing Dec	At par on each January and July	At par on each January and July
16	Subsequent call dates, if applicable	22, 2024 up to and excluding the maturity date	22, 2024 up to and excluding the maturity date	5, commencing Jan 05, 2025 up to and excluding the maturity date	5, commencing Jan 05, 2025 up to and excluding the maturity date
10	Coupons/dividends	maturity date	maturity date	to and excitating the maturity date	to and excidently the materity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.55%	5.50%	5.05%	5.12%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to	manuatory	manuatory	manuatory	manuatory
21	redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
20	" convenione, convension rate	IN/CS	IN/A	IN/CS	14/7
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	If convertible, specify instrument type convertible				
28	into				
1	If convertible, specify issuer of instrument it				
29	converts into Write-down feature	N/A	N/A	N/A	N/A
30	Write-down feature If write-down, write-down trigger (s)	No	No	No	No
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation				
35	(specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
<u> </u>					
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	riospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	s				
1	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
1		LIVELIA FIUSDECIUS SUDDIEMENT	with trospectus Supplement	with Frospectus Supplement	with Frospecius Supplement
	Pricing Sunnlement (if applicable)				
	Pricing Supplement (if applicable)		Final Terms - CUSIP: 06375MGH2	Final Terms - CUSIP: 06375MG:I8	Final Terms - CUSIP: 06375MGK

	atures Of Regulatory Capital Instruments as except as noted)				
(\$ million	is except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	00075MOL0	00075M6N0	0007514004	00075M000
2	identifier for private placement)	06375MGL3	06375MGN9	06375MGP4	06375MGQ2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N1/0	NI/A	NI/A	NI/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	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 12	USD 58	USD 2	USD 3.481
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	1/5/2024 Dated	1/9/2024 Dated	1/22/2024 Dated	1/19/2024 Dated
13	Original maturity date / Final maturity	1/5/2029	1/9/2026	1/22/2029	1/19/2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 05-Jan-2025	N/A	At par on 22-Jan-2025	At par on 19-Jul-2025
	,	·		,	,
				A	
		At par on each January and July		At par on each January, April, July, October 22, commencing	At par on each January and July
		At par on each January and July 5, commencing Jan 05, 2025 up			At par on each January and July 19, commencing Jul 19, 2025 up
16	Subsequent call dates, if applicable		N/A	July, October 22, commencing	
	Coupons/dividends	5, commencing Jan 05, 2025 up to and excluding the maturity date		July, October 22, commencing Jan 22, 2025 up to and excluding the maturity date	19, commencing Jul 19, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed	Fixed to Floating	July, October 22, commencing Jan 22, 2025 up to and excluding the maturity date	19, commencing Jul 19, 2025 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.25%	Fixed to Floating SOFR + 95 bps	July, October 22, commencing Jan 22, 2025 up to and excluding the maturity date Fixed 5.50%	19, commencing Jul 19, 2025 up to and excluding the maturity date Fixed 5.50%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed	Fixed to Floating	July, October 22, commencing Jan 22, 2025 up to and excluding the maturity date Fixed 5.50%	19, commencing Jul 19, 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	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.25%	Fixed to Floating SOFR + 95 bps No	July, October 22, commencing Jan 22, 2025 up to and excluding the maturity date Fixed 5.50%	19, commencing Jul 19, 2025 up to and excluding the maturity date Fixed 5.50%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.25%	Fixed to Floating SOFR + 95 bps	July, October 22, commencing Jan 22, 2025 up to and excluding the maturity date Fixed 5.50%	19, commencing Jul 19, 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	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.25%	Fixed to Floating SOFR + 95 bps No	July, October 22, commencing Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory	19, commencing Jul 19, 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 Existence of a step up or other incentive to	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory	Fixed to Floating SOFR + 95 bps No Mandatory	July, October 22, commencing Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory	19, commencing Jul 19, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible	Fixed to Floating SOFR + 95 bps No Mandatory No Cumulative Non-convertible	July, October 22, commencing Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible	19, commencing Jul 19, 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)	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A	Fixed to Floating SOFR + 95 bps No Mandatory No Cumulative Non-convertible N/A	July, October 22, commencing Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A	19, commencing Jul 19, 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	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed to Floating SOFR + 95 bps No Mandatory No Cumulative Non-convertible N/A N/A	July, October 22, commencing Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A	19, commencing Jul 19, 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)	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A	Fixed to Floating SOFR + 95 bps No Mandatory No Cumulative Non-convertible N/A	July, October 22, commencing Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A	19, commencing Jul 19, 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	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed to Floating SOFR + 95 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A	July, October 22, commencing Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	19, commencing Jul 19, 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed to Floating SOFR + 95 bps No Mandatory No Cumulative Non-convertible N/A N/A	July, October 22, commencing Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A	19, commencing Jul 19, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed to Floating SOFR + 95 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A	July, October 22, commencing Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	19, commencing Jul 19, 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	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed to Floating SOFR + 95 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A	July, October 22, commencing Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	19, commencing Jul 19, 2025 up to and excluding the maturity date Fixed 5.50% 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 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus	Fixed to Floating SOFR + 95 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	July, October 22, commencing Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	19, commencing Jul 19, 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 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, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down, 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 ono-compliant features Prospectus / Base Shelf Prospectus (if applicable)	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	Fixed to Floating SOFR + 95 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	July, October 22, commencing Jan 22, 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 MTN Prospectus MTN Prospectus Supplement	19, commencing Jul 19, 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 MTN Prospectus

	eatures Of Regulatory Capital Instruments				
(\$ million	ns except as noted)				
		Included in TLAC not included in		Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BMO	BMO	ВМО	BMO
2	identifier for private placement)	06375MGR0	06368LJ98	06368LK21	06368LK96
	, , , , , , , , , , , , , , , , , , , ,			*****	
_		Province of Ontario and the laws		Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section				
Ja	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	- Contractadi	oon addad.	- Contractual	Contractadi
4	Transitional Basel III rules	N/A		N/A	N/A
5	Post-transitional Basel III rules	N/A		N/A	N/A
<u>6</u> 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	-	N/A Other TLAC instrument	N/A Other TLAC instrument
		outer 12 to morament	other 12 to motivation		outer 12 to morrament
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9 10	Par value of instrument Accounting classification	USD 5 Liability - fair value option	USD 1.5 Liability - fair value option	Liability - fair value option	0.12 Liability - fair value option
11	Original date of issuance / Settlement	1/18/2024	1/30/2024	1/19/2024	1/26/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	1/18/2029	1/30/2029	1/19/2034	1/26/2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
1					
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 18-Jan-2025	At par on 30-Jan-2025	19-Jan-29	At par on 26-Jan-2025
		At par on each January and July	At par on each January and July	On each January and July 19,	On each January 26,
		18, commencing Jan 18, 2025 up	30, commencing Jan 30, 2025 up	commencing Jan 19, 2029 up to	commencing Jan 26, 2025 up to
			to and excluding the maturity date	and excluding the maturity date	
16	Subsequent call dates, if applicable	to and excluding the maturity date	to and excidding the maturity date	and excideing the materity date	and excluding the maturity date
	Coupons/dividends	·	,	,	ġ ,
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
	Coupons/dividends	·	Fixed 5.02%	,	ġ ,
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 5.20%	Fixed 5.02% No	Fixed Zero coupon, 5.53% No	Fixed 6.35%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 5.20%	Fixed 5.02% No	Fixed Zero coupon, 5.53%	Fixed 6.35%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	Fixed 5.20% No Mandatory	Fixed 5.02% No Mandatory	Fixed Zero coupon, 5.53% No Mandatory	Fixed 6.35% No Mandatory
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 5.20%	Fixed 5.02% No Mandatory	Fixed Zero coupon, 5.53% No	Fixed 6.35%
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 5.20% No Mandatory	Fixed 5.02% No Mandatory No Cumulative	Fixed Zero coupon, 5.53% No Mandatory No	Fixed 6.35% 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 5.20% No Mandatory No Cumulative Non-convertible N/A	Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A	Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A	Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A
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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 5.20% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 6.35% 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	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 6.35% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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)	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or 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	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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-	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities	Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 5.53% 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 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 5.20% 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 5.02% 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, 5.53% 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 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
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 instrument type convertible into If convertible, appecify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 5.53% 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 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 5.53% 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 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, appecify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 5.53% 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 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, appecify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Fixed 5.02% 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, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A

	atures Of Regulatory Capital Instruments as except as noted)				
(\$ ITIIIIOI	is except as floted)				
		Included in TLAC not included in	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	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368LK70	06375MGT6	06375MGU3	06375MGV1
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument Accounting classification	0.133		USD 5	USD 5
10	Original date of issuance / Settlement	Liability - fair value option 1/26/2024	Liability - fair value option 1/30/2024	Liability - fair value option 1/30/2024	Liability - fair value option 1/29/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	1/26/2034	1/30/2034	1/30/2029	1/29/2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	26-Jan-25	At par on 30-Jul-2025	At par on 30-Jan-2025	At par on 29-Jan-2025
		On each January 26,		At par on each January and July	At par on each January and July
16	Subsequent call dates if applicable	commencing Jan 26, 2025 up to	30, commencing Jul 30, 2025 up	30, commencing Jan 30, 2025 up	29, commencing Jan 29, 2025 up
16	Subsequent call dates, if applicable Coupons/dividends			30, commencing Jan 30, 2025 up	
17	Coupons/dividends Fixed or floating dividend/coupon	commencing Jan 26, 2025 up to and excluding the maturity date Fixed	30, commencing Jul 30, 2025 up to and excluding the maturity date Fixed	30, commencing Jan 30, 2025 up to and excluding the maturity date	29, commencing Jan 29, 2025 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	commencing Jan 26, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.00%	30, commencing Jul 30, 2025 up to and excluding the maturity date Fixed 5.50%	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.20%	29, commencing Jan 29, 2025 up to and excluding the maturity date Fixed 5.05%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	commencing Jan 26, 2025 up to and excluding the maturity date Fixed	30, commencing Jul 30, 2025 up to and excluding the maturity date Fixed	30, commencing Jan 30, 2025 up to and excluding the maturity date	29, commencing Jan 29, 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	commencing Jan 26, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.00%	30, commencing Jul 30, 2025 up to and excluding the maturity date Fixed 5.50%	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.20%	29, commencing Jan 29, 2025 up to and excluding the maturity date Fixed 5.05%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	commencing Jan 26, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.00% No Mandatory	30, commencing Jul 30, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.20% No Mandatory	29, commencing Jan 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	commencing Jan 26, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.00% No Mandatory	30, commencing Jul 30, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.20% No Mandatory	29, commencing Jan 29, 2025 up to and excluding the maturity date Fixed 5.05% 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	commencing Jan 26, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.00% No Mandatory No Cumulative	30, commencing Jul 30, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative	29, commencing Jan 29, 2025 up to and excluding the maturity date Fixed 5.05% 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 If convertible, conversion trigger (s)	commencing Jan 26, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.00% No Mandatory	30, commencing Jul 30, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.20% No Mandatory	29, commencing Jan 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	commencing Jan 26, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	30, commencing Jul 30, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A	29, commencing Jan 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	commencing Jan 26, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.00% No Mandatory No Cumulative Non-convertible N/A	30, commencing Jul 30, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A	29, commencing Jan 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	commencing Jan 26, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	30, commencing Jul 30, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	29, commencing Jan 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	commencing Jan 26, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	30, commencing Jul 30, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A	29, commencing Jan 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	commencing Jan 26, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	30, commencing Jul 30, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	29, commencing Jan 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	commencing Jan 26, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	30, commencing Jul 30, 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	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	29, commencing Jan 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	commencing Jan 26, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	30, commencing Jul 30, 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	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	29, commencing Jan 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	commencing Jan 26, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	30, commencing Jul 30, 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	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	29, commencing Jan 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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	commencing Jan 26, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	30, commencing Jul 30, 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	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	29, commencing Jan 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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	commencing Jan 26, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	30, commencing Jul 30, 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	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	29, commencing Jan 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	commencing Jan 26, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	30, commencing Jul 30, 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	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	29, commencing Jan 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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	commencing Jan 26, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	30, commencing Jul 30, 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	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	29, commencing Jan 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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	commencing Jan 26, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	30, commencing Jul 30, 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	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	29, commencing Jan 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into 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)	commencing Jan 26, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	30, commencing Jul 30, 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	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	29, commencing Jan 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing Jan 26, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	30, commencing Jul 30, 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	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	29, commencing Jan 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, apacify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If the convertible, specify instrument type convertible into If the convertible, specify instrument type convertible into If the convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	commencing Jan 26, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	30, commencing Jul 30, 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	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	29, commencing Jan 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No 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 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing Jan 26, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	30, commencing Jul 30, 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 M/A MTN Prospectus	30, commencing Jan 30, 2025 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	29, commencing Jan 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	atures Of Regulatory Capital Instruments as except as noted)			
(Ф.1111101	s shoopt do 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
<u> </u>	Unique identifier (eg CUSIP, ISIN, or Bloomberg	Divid	Divide	D.M.C
2	identifier for private placement)	06375MGW9	06375MGX7	06375MGY5
3	Governing law(s) of the instrument	Province of Ontario and the laws 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			
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Ochiraotaa	Contractal	Oomadaa
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 8		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	1/29/2024	1/29/2024	1/31/2024
12	Perpetual or dated Original maturity date / Final maturity	Dated 1/29/2027	Dated 1/29/2031	Dated 1/31/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	A	A	A
15	redemption amount / Initial maturity	At par on 29-Jul-2024	At par on 29-Jan-2026	At par on 31-Jan-2025
				At par on the last day of January,
		l		
		At par on each January and July	At par on each January and July 29,	April, July and October,
16	Subsequent call dates, if applicable	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, 2026 up to and excluding the maturity date	
	Coupons/dividends	29, commencing Jul 29, 2024 up to and excluding the maturity date	commencing Jan 29, 2026 up to and excluding the maturity date	April, July and October, commencing Jan 31, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	29, commencing Jul 29, 2024 up to and excluding the maturity date Fixed	commencing Jan 29, 2026 up to and excluding the maturity date Fixed	April, July and October, commencing Jan 31, 2025 up to and excluding the maturity date
	Coupons/dividends	29, commencing Jul 29, 2024 up to and excluding the maturity date	commencing Jan 29, 2026 up to and excluding the maturity date	April, July and October, commencing Jan 31, 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	29, commencing Jul 29, 2024 up to and excluding the maturity date Fixed 5.25%	commencing Jan 29, 2026 up to and excluding the maturity date Fixed 5.35%	April, July and October, commencing Jan 31, 2025 up to and excluding the maturity date Fixed 5.50%
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	29, commencing Jul 29, 2024 up to and excluding the maturity date Fixed 5.25%	commencing Jan 29, 2026 up to and excluding the maturity date Fixed 5.35%	April, July and October, commencing Jan 31, 2025 up to and excluding the maturity date Fixed 5.50%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	29, commencing Jul 29, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory	commencing Jan 29, 2026 up to and excluding the maturity date Fixed 5.35% No Mandatory	April, July and October, commencing Jan 31, 2025 up to and excluding the maturity date Fixed 5.50% 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 mandatory	29, commencing Jul 29, 2024 up to and excluding the maturity date Fixed 5.25%	commencing Jan 29, 2026 up to and excluding the maturity date Fixed 5.35%	April, July and October, commencing Jan 31, 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	29, commencing Jul 29, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory	commencing Jan 29, 2026 up to and excluding the maturity date Fixed 5.35% No Mandatory	April, July and October, commencing Jan 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory
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17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	29, commencing Jul 29, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A	commencing Jan 29, 2026 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A	April, July and October, commencing Jan 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A
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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, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	29, commencing Jul 29, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A	commencing Jan 29, 2026 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A	April, July and October, commencing Jan 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	29, commencing Jul 29, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Jan 29, 2026 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	April, July and October, commencing Jan 31, 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	29, commencing Jul 29, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Jan 29, 2026 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	April, July and October, commencing Jan 31, 2025 up to and excluding the maturity date Fixed 5.50% 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, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	29, commencing Jul 29, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Jan 29, 2026 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	April, July and October, commencing Jan 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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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, specify instrument type convertible into If 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, commencing Jul 29, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Jan 29, 2026 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	April, July and October, commencing Jan 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	29, commencing Jul 29, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing Jan 29, 2026 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	April, July and October, commencing Jan 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	29, commencing Jul 29, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Jan 29, 2026 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	April, July and October, commencing Jan 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, apacify instrument type convertible into If the convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	29, commencing Jul 29, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	commencing Jan 29, 2026 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	April, July and October, commencing Jan 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	29, commencing Jul 29, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	commencing Jan 29, 2026 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	April, July and October, commencing Jan 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, apacify instrument type convertible into If the convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	29, commencing Jul 29, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	commencing Jan 29, 2026 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	April, July and October, commencing Jan 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, apacify instrument type convertible into If the convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	29, commencing Jul 29, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	commencing Jan 29, 2026 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	April, July and October, commencing Jan 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus (if applicable)	29, commencing Jul 29, 2024 up to and excluding the maturity date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	commencing Jan 29, 2026 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	April, July and October, commencing Jan 31, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/

	atures Of Regulatory Capital Instruments				
(\$ Million	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	-			
2	identifier for private placement)	06368LM94	06368LM86	06368LP91	06375MGZ2
		Province of Ontario and the laws	Province 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	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
<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
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 2	USD 2	1	USD 2
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option	Liability - fair value option	Liability - fair value option 2/28/2024	Liability - fair value option
11 12	Perpetual or dated	2/16/2024 Dated	2/16/2024 Dated	2/28/2024 Dated	2/6/2024 Dated
13	Original maturity date / Final maturity	2/16/2027	2/16/2027	2/28/2044	2/6/2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 16-Feb-2025	At par on 16-Feb-2025	28-Feb-29	At par on 06-Aug-2024
16	Subsequent call dates, if applicable	At par on each February and August 16, commencing Feb 16, 2025 up to and excluding the maturity date	At par on each February and August 16, commencing Feb 16, 2025 up to and excluding the maturity date	On each February and August 28, commencing Feb 28, 2029 up to and excluding the maturity date	At par on each February and August 6, commencing Aug 06, 2024 up to and excluding the maturity date
47	Coupons/dividends	i -	E I	E I	E
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.45%	Fixed 5.02%	Fixed Zero coupon, 7.92%	Fixed 5.10%
19		No 5.45%	No 5.02%	No	No 5.10%
19	Fully discretionary, partially discretionary or	NO	INO	INO	INO
20	Existence of a step up or other incentive to	Mandatory	Mandatory	Mandatory	Mandatory
21	redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it				
29	converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s) If write-down, full or partial				
32 33	If write-down, rull or partial If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation	•			
	(specify instrument type immediately senior to				
35	instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)				MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368LM94	Final Terms - CUSIP: 06368LM86	Final Terms - CUSIP: 06368LP91	

(\$ million					
1	ns except as noted)				
1		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
	Issuer	ВМО	0 1	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	20	5	<u> </u>	20
2	identifier for private placement)	06375MP25	06375MP33	06375MP41	06375MP58
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
Ü	Means by which enforceability requirement of Section	or canada applicació increm	or cariada applicació moren	or canada applicable increm	or canada approació increm
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A		N/A	N/A
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
	·				
0	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	NI/A	NIZA	NI/A	NI/A
8	Par value of instrument	N/A USD 4.495	N/A USD 10	N/A USD 5	N/A USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2/9/2024	2/9/2024	2/13/2024	2/16/2024
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 2/9/2034	Dated 2/9/2029	Dated 2/13/2026	Dated 2/16/2027
13	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 09-Feb-2026	At par on 09-Feb-2025	At par on 13-Feb-2025	At par on 16-Aug-2024
		At par on each February and	At par on each February and	At par on each February and	At par on each February and
		August 9, commencing Feb 09,		August 13, commencing Feb 13,	August 16, commencing Aug 16,
		2026 up to and excluding the	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	maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.50%	5.20%	5.00%	5.35%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to	Manuatory	IMALICATOLY	Mandatory	Ivialidatory
21	redeem	No	No	No	
22	Noncumulative or cumulative	Cumulative	O		No
	0		Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)		Non-convertible N/A	Cumulative	Cumulative
-		Non-convertible N/A	Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible 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	Cumulative Non-convertible N/A N/A N/A
24 25	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Non-convertible N/A N/A	Non-convertible N/A N/A	Cumulative 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	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	Cumulative Non-convertible N/A 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 If convertible, specify instrument type convertible	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	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	Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible 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 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	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	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	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A 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	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	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 34	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Non-convertible 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	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
24 25 26 27 28 29 30 31 32 33	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	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 34	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Non-convertible 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	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
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 Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A 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 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
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 No	Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A 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 37	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 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
24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 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
24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 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
24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A 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	Cumulative 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	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 37	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 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
24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 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 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

	atures Of Regulatory Capital Instruments				
(\$ million	is except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BINO	DIVIO	BINO	BMO
2	identifier for private placement)	06375MP66	06375MP82	06367YG60	06368LQ25
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	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	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 1.442	USD 3	USD 4	0.55
10	Accounting classification Original data of incurance / Settlement	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	2/23/2024 Dated	2/23/2024 Dated	2/26/2024 Dated	3/4/2024 Dated
13	Original maturity date / Final maturity	2/23/2034	2/23/2029	2/26/2029	3/4/2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 23-Feb-2026	At par on 23-Feb-2025	26-Feb-28	4-Mar-27
		At par on each February and	At par on each February and		
16	Subsequent call dates, if applicable	August 23, commencing Feb 23, 2026 up to and excluding the maturity date		On each February and August 26, commencing Feb 26, 2028 up to and excluding the maturity date	On each March and September , commencing Mar 04, 2027 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.50%	5.35%	Zero coupon, 5.5%	Zero coupon, 6.14%
19		No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory Existence of a step up or other incentive to	Mandatory	Mandatory	Mandatory	Mandatory
21	redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it				
29	converts 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
31	If write-down, write-down trigger (s) If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation				
0.5	(specify instrument type immediately senior to	Designation to Designation 1999	Designation Designation 1997	Designation Designation 1999	Designation Designation 1999
35 36	instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
36	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
31	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus	IVA
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	
	Pricing Supplement (if applicable)		Final Terms - CUSIP: 06375MP82		Final Terms - CUSIP: 06368LQ25

	atures Of Regulatory Capital Instruments as except as noted)				
	o oncept de neces				
		Included in TLAC not included in	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	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	DIVIO	DINO	BMO	BMO
2	identifier for private placement)	06368LR32	06368LR40	06375MP90	06375MPA7
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section	or canada applicable tricrem	or ourland applicable trioren	or canada applicable tricrem	or canada applicable tricrem
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 2	USD 0.801	USD 7	USD 5
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 3/8/2024	Liability - fair value option 3/8/2024	Liability - fair value option 3/5/2024	Liability - fair value option 3/5/2024
12	Perpetual or dated	3/8/2024 Dated	3/8/2024 Dated	3/5/2024 Dated	3/5/2024 Dated
13	Original maturity date / Final maturity	3/8/2031	3/8/2031	3/5/2027	3/5/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	8-Mar-25	8-Mar-25	At par on 05-Mar-2025	At par on 05-Mar-2025
- 10	Todomphor amount, mind materix	0 mai 20	0 11101 20	ra par on oo mar 2020	7 tt pair 511 55 thai 2525
				At par on each March and	At par on each March and
		On each March and September 8,	On each March and September 8,	•	September 5, commencing Mar
		commencing Mar 08, 2025 up to	commencing Mar 08, 2025 up to		05, 2025 up to and excluding the
		commencing man co, 2020 up to			co, zozo ap to ana oxoraanig tilo
16	Subsequent call dates, if applicable	and excluding the maturity date	and excluding the maturity date	maturity date	maturity date
	Coupons/dividends	and excluding the maturity date		,	maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	and excluding the maturity date Fixed	Fixed	Fixed	maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	and excluding the maturity date Fixed Zero coupon, 6.50%	Fixed Zero coupon, 6.25%	Fixed 5.30%	maturity date Fixed 5.45%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	and excluding the maturity date Fixed	Fixed	Fixed	maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	and excluding the maturity date Fixed Zero coupon, 6.50% No	Fixed Zero coupon, 6.25% No	Fixed 5.30% No	maturity date Fixed 5.45% 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	and excluding the maturity date Fixed Zero coupon, 6.50%	Fixed Zero coupon, 6.25%	Fixed 5.30%	maturity date Fixed 5.45%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	and excluding the maturity date Fixed Zero coupon, 6.50% No Mandatory	Fixed Zero coupon, 6.25% No Mandatory	Fixed 5.30% No Mandatory	maturity date Fixed 5.45% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	and excluding the maturity date Fixed Zero coupon, 6.50% No Mandatory No	Fixed Zero coupon, 6.25% No Mandatory No	Fixed 5.30% No Mandatory No	maturity date Fixed 5.45% No Mandatory No
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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 If convertible, conversion trigger (s) If convertible, fully or partially	and excluding the maturity date Fixed Zero coupon, 6.50% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	and excluding the maturity date Fixed Zero coupon, 6.50% No Mandatory No Cumulative Non-convertible N/A	Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A	Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A	maturity date Fixed 5.45% 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	and excluding the maturity date Fixed Zero coupon, 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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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	and excluding the maturity date Fixed Zero coupon, 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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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 temporary write-down, description of write-down mechanism Type of subordination	and excluding the maturity date Fixed Zero coupon, 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	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	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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 trige-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	and excluding the maturity date Fixed Zero coupon, 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	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	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NPA NO Exemption from subordination 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, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	and excluding the maturity date Fixed Zero coupon, 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	and excluding the maturity date Fixed Zero coupon, 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus (if applicable)	and excluding the maturity date Fixed Zero coupon, 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	and excluding the maturity date Fixed Zero coupon, 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Fixed Zero coupon, 6.25% 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	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	maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No

	eatures Of Regulatory Capital Instruments				
(\$ million	ns except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BMO	BMO	BMO	BMO
2	identifier for private placement)	06375MPB5	06375MPD1	06375MPE9	06375MPF6
	isommer ter private placementy	0007 61411 250	000761411 21	000761411 23	00076141110
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other				
-	TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
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 8.271	USD 5		USD 4
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	3/8/2024	3/15/2024		3/20/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	3/8/2029	3/15/2027	3/15/2029	3/20/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and	44	45.4. 225-	45.4.	
15	redemption amount / Initial maturity	At par on 08-Mar-2025	At par on 15-Mar-2025	At par on 15-Mar-2025	At par on 20-Mar-2025
		At any an angle Manak and	At par on each March and	At par on each March and	At par on each March and
1		At par on each March and	At par on cacin march and	At par on each march and	At par on each warch and
		September 8, commencing Mar	September 15, commencing Mar	September 15, commencing Mar	September 20, commencing Mar
10	Coharavart all datas if analisable	September 8, commencing Mar 08, 2025 up to and excluding the	September 15, commencing Mar 15, 2025 up to and excluding the	September 15, commencing Mar 15, 2025 up to and excluding the	September 20, commencing Mar 20, 2025 up to and excluding the
16	Subsequent call dates, if applicable	September 8, commencing Mar	September 15, commencing Mar	September 15, commencing Mar	September 20, commencing Mar
	Coupons/dividends	September 8, commencing Mar 08, 2025 up to and excluding the maturity date	September 15, commencing Mar 15, 2025 up to and excluding the maturity date	September 15, commencing Mar 15, 2025 up to and excluding the maturity date	September 20, commencing Mar 20, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	September 8, commencing Mar 08, 2025 up to and excluding the maturity date	September 15, commencing Mar 15, 2025 up to and excluding the maturity date	September 15, commencing Mar 15, 2025 up to and excluding the maturity date	September 20, commencing Mar 20, 2025 up to and excluding the maturity date
	Coupons/dividends	September 8, commencing Mar 08, 2025 up to and excluding the maturity date	September 15, commencing Mar 15, 2025 up to and excluding the maturity date	September 15, commencing Mar 15, 2025 up to and excluding the maturity date	September 20, commencing Mar 20, 2025 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60%	September 15, commencing Mar 15, 2025 up to and excluding the maturity date Fixed 5.22%	September 15, commencing Mar 15, 2025 up to and excluding the maturity date Fixed 5.40%	September 20, commencing Mar 20, 2025 up to and excluding the maturity date Fixed 5.50%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60%	September 15, commencing Mar 15, 2025 up to and excluding the maturity date Fixed 5.22%	September 15, commencing Mar 15, 2025 up to and excluding the maturity date Fixed 5.40%	September 20, commencing Mar 20, 2025 up to and excluding the maturity date Fixed 5.50%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory	September 15, commencing Mar 15, 2025 up to and excluding the maturity date Fixed 5.22% No Mandatory	September 15, commencing Mar 15, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory	September 20, commencing Mar 20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory	September 15, commencing Mar 15, 2025 up to and excluding the maturity date Fixed 5.22% No Mandatory	September 15, commencing Mar 15, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory	September 20, commencing Mar 20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative	September 15, commencing Mar 15, 2025 up to and excluding the maturity date Fixed 5.22% No Mandatory No Cumulative	September 15, commencing Mar 15, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative	September 20, commencing Mar 20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible	September 15, commencing Mar 15, 2025 up to and excluding the maturity date Fixed 5.22% No Mandatory No Cumulative Non-convertible	September 15, commencing Mar 15, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible	September 20, commencing Mar 20, 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)	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A	September 15, commencing Mar 15, 2025 up to and excluding the maturity date Fixed 5.22% No Mandatory No Cumulative Non-convertible N/A	September 15, commencing Mar 15, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative	September 20, commencing Mar 20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative
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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	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 15, commencing Mar 15, 2025 up to and excluding the maturity date Fixed 5.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 15, commencing Mar 15, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 20, commencing Mar 20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A 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, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 15, commencing Mar 15, 2025 up to and excluding the maturity date Fixed 5.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 15, commencing Mar 15, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 20, commencing Mar 20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 15, commencing Mar 15, 2025 up to and excluding the maturity date Fixed 5.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 15, commencing Mar 15, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 20, commencing Mar 20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	September 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	September 15, commencing Mar 15, 2025 up to and excluding the maturity date Fixed 5.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	September 15, commencing Mar 15, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	September 20, commencing Mar 20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If tremporary write-down, description of write-down mechanism Type of subordination	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 15, commencing Mar 15, 2025 up to and excluding the maturity date Fixed 5.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 15, commencing Mar 15, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 20, commencing Mar 20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	September 15, commencing Mar 15, 2025 up to and excluding the maturity date Fixed 5.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	September 15, commencing Mar 15, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	September 20, commencing Mar 20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination	September 15, commencing Mar 15, 2025 up to and excluding the maturity date Fixed 5.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	September 15, commencing Mar 15, 2025 up to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination	September 20, commencing Mar 20, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
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(\$ million	atures Of Regulatory Capital Instruments				
	ns except as noted)				
1		Included in TLAC not included in	Included in TLAC not included in		Included in TLAC not included in
	leguer	regulatory capital	regulatory capital	regulatory capital BMO	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BMO	BMO	BINO	ВМО
2	identifier for private placement)	06375MPH2	06368LS80	06368LU61	06375MPJ8
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section	or Carrada applicable tricreiri	or carrada applicable tricreiri	or Carrada applicable tricreiri	or cariada applicable tricreiri
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in		l		
8	millions, as of most recent reporting date) Par value of instrument	N/A USD 3	N/A 5	N/A USD 0.145	N/A USD 4.98
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	3/22/2024		3/22/2024	3/26/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	3/22/2027	3/18/2034	3/22/2031	9/26/2031
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-Sep-2024	At par on 18-Mar-2029	22-Mar-25	At par on 26-Mar-2029
	,	., ., .,			
		l.,	l		
		At par on each March and September 22, commencing Sep	At par on each March and September 18, commencing Mar	On each March and September	At par on each March and September 26, commencing Mar
		22, 2024 up to and excluding the	18, 2029 up to and excluding the	22, commencing Mar 22, 2025 up	
16	Subsequent call dates, if applicable	maturity date	maturity date	to and excluding the maturity date	maturity date
	Coupons/dividends	E		- ·	= .
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.20%	Fixed 4.82%	Fixed Zero coupon, 6.40%	Fixed
			No 4.02 /6		5 00%
19		No		INO	5.00% No
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No		No	5.00% No
19 20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	Mandatory	Mandatory	
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	Mandatory		Mandatory	No Mandatory
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	No	Mandatory No	No Mandatory No
20 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Cumulative	No Cumulative	Mandatory No Cumulative	No Mandatory No Cumulative
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 If convertible, conversion trigger (s)	Mandatory No	No	Mandatory No Cumulative	No Mandatory No
20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Mandatory No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	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	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
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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	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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, 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No 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 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No 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 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
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 instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A 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 Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory No Cumulative Non-convertible 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 Pri pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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 Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory 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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No 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, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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	Mandatory 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 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, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 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, 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 If yes, specify non-compliant features Prospectus / Base Shelf Prospectus (if applicable)	Mandatory 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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
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, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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

	atures Of Regulatory Capital Instruments				
	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MPL3	06375MPM1	06375MPG4	06368LV9
	administrate producting	000701111 20	000700011011	300701711 3-1	0000210
		Province of Ontario and the laws	Province 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	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	,,	outer 12 to modaliter	outer 12 to monather	outer 12 to monament	outer 12 to motivation
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	N/A USD 5	N/A USD 1.345	N/A USD 1.364	N/A USD 0.519
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	3/27/2024	3/28/2024	3/28/2024	4/5/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	3/27/2029	3/28/2029	3/28/2031	4/5/2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 27-Mar-2025	At par on 28-Mar-2025	At par on 28-Mar-2026	5-Apr-25
16	Subsequent call dates, if applicable	At par on each March and September 27, commencing Mar 27, 2025 up to and excluding the maturity date	At par on each March and September 28, commencing Mar 28, 2025 up to and excluding the maturity date	At par on the last day of each March, June, September and December, commencing Mar 28, 2026 up to and excluding the maturity date	On each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date
	Coupons/dividends	,	3	3	g a company
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.45%	5.75%	5.30%	Zero coupon, 6.25%
19		No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to				
	redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
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 If convertible, specify instrument type convertible	N/A	N/A	N/A	N/A
28	into If convertible, specify issuer of instrument it				
29	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, full or partial				1
33	If write-down, permanent or temporary				1
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 instrument type immediately senior to				
35	instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A MTN Prospectus	N/A MTN Prospectus	N/A MTN Prospectus	N/A
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	
	Pricing Supplement (if applicable)		Final Terms - CUSIP: 06375MPM1		4Final Terms - CUSIP: 06368LV94

	atures 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	ВМО	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06275MPP0	06375MDS9	0627EMPNI0
2	identifier for private placement)	06375MPR0	06375MPS8	06375MPN9
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other			
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5	USD 5	USD 2
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option	Liability - fair value option 4/5/2024	Liability - fair value option
11 12	Perpetual or dated	4/5/2024 Dated	4/5/2024 Dated	4/8/2024 Dated
13	Original maturity date / Final maturity	4/5/2027	4/5/2029	4/8/2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 05-Apr-2025	At par on 05-Apr-2025	At par on 08-Oct-2024
16	Subsequent call dates, if applicable	At par on each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date	At par on each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date	At par on each April and October 8, commencing Oct 08, 2024 up to and excluding the maturity date
	Coupons/dividends			
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.17%	Fixed 5.25%	Fixed 5.20%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
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
	If convertible, mandatory or optional conversion	1971	19/1	14//4
28	into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No No	No No	No No
31	If write-down, write-down trigger (s)	_		
32	If write-down, full or partial 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 instrument type immediately senior to			
35	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
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	IVA	IVA	IVA
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)		Final Terms - CUSIP: 06375MPS8	

	eatures Of Regulatory Capital Instruments				
(\$ million	ns except as noted)				
		Included in TLAC not included in		Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BING	DIVIO	DIVIO	DIVIO
2	identifier for private placement)	06375MPP4	06375MPQ2	06375MPT6	06375MPU3
		Province of Ontario and the laws of	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section		.,		
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 15.9		USD 5	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	4/9/2024 Dated	4/10/2024 Dated	4/9/2024 Dated	4/12/2024 Dated
13	Original maturity date / Final maturity	4/9/2029	4/10/2034	4/9/2027	4/12/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 09-Apr-2025	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	
		At par on each April and October 9,	10, commencing Apr 10, 2026 up		12, commencing Apr 12, 2025 up
					An analysis of the state of the
16	Subsequent call dates, if applicable	commencing Apr 09, 2025 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	excluding the maturity date		to and excluding the maturity date	to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	excluding the maturity date Fixed	date Fixed	date	date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	excluding the maturity date Fixed 5.60%	date Fixed 5.50%	date Fixed 5.30%	date Fixed 5.75%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	excluding the maturity date Fixed	date Fixed 5.50%	date	date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	excluding the maturity date Fixed 5.60%	date Fixed 5.50% No	fixed 5.30%	date Fixed 5.75% No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	excluding the maturity date Fixed 5.60%	date Fixed 5.50% No	date Fixed 5.30%	date Fixed 5.75%
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 5.60% No Mandatory	Fixed 5.50% No Mandatory	fixed 5.30% No Mandatory	Fixed 5.75% 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	excluding the maturity date Fixed 5.60% No Mandatory No Cumulative	date Fixed 5.50% No Mandatory No Cumulative	fixed 5.30% No Mandatory No Cumulative	date Fixed 5.75% 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	excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible	date Fixed 5.50% No Mandatory No Cumulative Non-convertible	date Fixed 5.30% No Mandatory No Cumulative Non-convertible	date Fixed 5.75% 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	excluding the maturity date Fixed 5.60% No Mandatory No Cumulative	date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A	fixed 5.30% No Mandatory No Cumulative	date Fixed 5.75% No Mandatory No Cumulative
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A	date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A	date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A	date Fixed 5.75% 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 If convertible, conversion rate	excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A 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 If convertible, conversion rate	excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 5.75% 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	excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A 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	excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed 5.75% No 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, 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	excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.75% 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 Write-down feature	excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.75% 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, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.75% 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.75% 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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down, 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	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	date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	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/	date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify 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 tremporary write-down, description of write-down mechanism Type of subordination	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	date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	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	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	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	date Fixed 5.50% No 5.50% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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	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	date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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	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	date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If the convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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	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	date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If the convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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	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	date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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	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	date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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, paperify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, appecify instrument type convertible into If convertible, specify instrument type convertible into If the down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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	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	date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	date Fixed 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	ВМО	BMO	BMO
2	identifier for private placement)	06368LW44	06375MPV1	06376A5A4	06375MPW9
	,				
		B 1 (0.1 14 1			
3		Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section	or cariada applicable trieren	or Carrada applicable tricrem	or carrada applicable tricreiri	or carrada applicable trieren
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5		N/A	N/A	N/A	N/A
6		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		
10	Par value of instrument Accounting classification	USD 0.11	USD 3	USD 3	
11	Original date of issuance / Settlement	Liability - fair value option 4/12/2024	Liability - fair value option 4/12/2024	Liability - fair value option 4/19/2024	Liability - fair value option 4/19/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	4/12/2029	4/12/2027	4/19/2029	4/19/2029
14	issuer call subject to prior supervisory approvar	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
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 19-Apr-2025
		At par an each April and October	At par an agab April and October	At par an analy April and October	At par an each April and October
			At par on each April and October 12, commencing Apr 12, 2025 up		At par on each April and October 19, commencing Apr 19, 2025 up
		to and excluding the maturity	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	date
17	,	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.50%-5.75%	5.25%	5.52%	5.60%
19		No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to	,	,	j	,
21		No	No	No	No
22		Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24		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
	If convertible, specify instrument type convertible				
28	into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30		No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial If write-down, permanent or temporary				
- 33	If temporary write-down, description of write-				
34	down mechanism				
34a		Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to				
35	instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36		No No	No	No	No
37		N/A	N/A	N/A	N/A
1	Prospectus / Base Shelf Prospectus / Short Form				
1	Dun and artists		MTN Prospectus	MTN Prospectus	MTN Prospectus
	Prospectus		WITTTTOOPCOLGO		
			WTYTTOOPOOLOO		
	Prospectus Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
				MTN Prospectus Supplement	MTN Prospectus Supplement
		Fig. 17 CHOID cocces	MTN Prospectus Supplement		MTN Prospectus Supplement Final Terms - CUSIP: 06375MPW

	atures Of Regulatory Capital Instruments s except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
<u> </u>	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BINO	DIVIO	BINO	BIVIO
2	identifier for private placement)	06368LX92	06376A5B2	06368LZ25	06375MPX7
	, ,				
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
20	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other	Control of the	0	Control of the	Control
	TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date) Par value of instrument	40	USD 3		USD 4
9	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	4/22/2024	4/19/2024	4/26/2024	4/26/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	4/22/2034	4/19/2034	4/26/2034	4/26/2039
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	22-Apr-25	At par on 19-Apr-2026	26-Apr-29	At par on 26-Apr-2026
		·			
			At par on each April and October		At par on each April and October
		On each April and October 22		On each April and October 26	
		On each April and October 22, commencing Apr 22, 2025 up to	19, commencing Apr 19, 2026 up		26, commencing Apr 26, 2026 up
16	Subsequent call dates, if applicable	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date		On each April and October 26, commencing Apr 26, 2029 up to and excluding the maturity date	
16	Coupons/dividends	commencing Apr 22, 2025 up to and excluding the maturity date	19, commencing Apr 19, 2026 up to and excluding the maturity date	commencing Apr 26, 2029 up to	26, commencing Apr 26, 2026 up to and excluding the maturity
17	Coupons/dividends Fixed or floating dividend/coupon	commencing Apr 22, 2025 up to and excluding the maturity date	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed	commencing Apr 26, 2029 up to and excluding the maturity date Fixed	26, commencing Apr 26, 2026 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	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%	commencing Apr 26, 2029 up to and excluding the maturity date Fixed Zero coupon, 6.20%	26, commencing Apr 26, 2026 up to and excluding the maturity date Fixed 6.00%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	commencing Apr 22, 2025 up to and excluding the maturity date	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed	commencing Apr 26, 2029 up to and excluding the maturity date Fixed	26, commencing Apr 26, 2026 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	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%	commencing Apr 26, 2029 up to and excluding the maturity date Fixed Zero coupon, 6.20% No	26, commencing Apr 26, 2026 up to and excluding the maturity date Fixed 6.00%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	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%	commencing Apr 26, 2029 up to and excluding the maturity date Fixed Zero coupon, 6.20%	26, commencing Apr 26, 2026 up to and excluding the maturity date Fixed 6.00%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory	commencing Apr 26, 2029 up to and excluding the maturity date Fixed Zero coupon, 6.20% No Mandatory	26, commencing Apr 26, 2026 up to and excluding the maturity date Fixed 6.00% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory	commencing Apr 26, 2029 up to and excluding the maturity date Fixed Zero coupon, 6.20% No Mandatory	26, commencing Apr 26, 2026 up to and excluding the maturity date Fixed 6.00%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory	commencing Apr 26, 2029 up to and excluding the maturity date Fixed Zero coupon, 6.20% No Mandatory	26, commencing Apr 26, 2026 up to and excluding the maturity date Fixed 6.00% No Mandatory
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible 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	commencing Apr 26, 2029 up to and excluding the maturity date Fixed Zero coupon, 6.20% No Mandatory No Cumulative Non-convertible N/A	26, commencing Apr 26, 2026 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	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	commencing Apr 26, 2029 up to and excluding the maturity date Fixed Zero coupon, 6.20% No Mandatory No Cumulative Non-convertible N/A N/A	26, commencing Apr 26, 2026 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible 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	commencing Apr 26, 2029 up to and excluding the maturity date Fixed Zero coupon, 6.20% No Mandatory No Cumulative Non-convertible N/A	26, commencing Apr 26, 2026 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	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	commencing Apr 26, 2029 up to and excluding the maturity date Fixed Zero coupon, 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	26, commencing Apr 26, 2026 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative 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 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	commencing Apr 26, 2029 up to and excluding the maturity date Fixed Zero coupon, 6.20% No Mandatory No Cumulative Non-convertible N/A N/A	26, commencing Apr 26, 2026 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	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	commencing Apr 26, 2029 up to and excluding the maturity date Fixed Zero coupon, 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	26, commencing Apr 26, 2026 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	commencing Apr 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	commencing Apr 26, 2029 up to and excluding the maturity date Fixed Zero coupon, 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	26, commencing Apr 26, 2026 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	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	commencing Apr 26, 2029 up to and excluding the maturity date Fixed Zero coupon, 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	26, commencing Apr 26, 2026 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	commencing Apr 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	commencing Apr 26, 2029 up to and excluding the maturity date Fixed Zero coupon, 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	26, commencing Apr 26, 2026 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing Apr 26, 2029 up to and excluding the maturity date Fixed Zero coupon, 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	26, commencing Apr 26, 2026 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing Apr 26, 2029 up to and excluding the maturity date Fixed Zero coupon, 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	26, commencing Apr 26, 2026 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing Apr 26, 2029 up to and excluding the maturity date Fixed Zero coupon, 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	26, commencing Apr 26, 2026 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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 Write-down, write-down trigger (s) If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing Apr 26, 2029 up to and excluding the maturity date Fixed Zero coupon, 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	26, commencing Apr 26, 2026 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 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	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	commencing Apr 26, 2029 up to and excluding the maturity date Fixed Zero coupon, 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	26, commencing Apr 26, 2026 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing Apr 26, 2029 up to and excluding the maturity date Fixed Zero coupon, 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	26, commencing Apr 26, 2026 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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 hierarchy in liquidation	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	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	commencing Apr 26, 2029 up to and excluding the maturity date Fixed Zero coupon, 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	26, commencing Apr 26, 2026 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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 instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	commencing Apr 26, 2029 up to and excluding the maturity date Fixed Zero coupon, 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	26, commencing Apr 26, 2026 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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 Pari pasu to Deposit Liabilities No	commencing Apr 26, 2029 up to and excluding the maturity date Fixed Zero coupon, 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	26, commencing Apr 26, 2026 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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 Pari pasu to Deposit Liabilities No	commencing Apr 26, 2029 up to and excluding the maturity date Fixed Zero coupon, 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	26, commencing Apr 26, 2026 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, apacify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing Apr 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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 Pari pasu to Deposit Liabilities No	commencing Apr 26, 2029 up to and excluding the maturity date Fixed Zero coupon, 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	26, commencing Apr 26, 2026 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, apacify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing Apr 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 Pari pasu to Deposit Liabilities No 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 Pari pasu to Deposit Liabilities No N/A	commencing Apr 26, 2029 up to and excluding the maturity date Fixed Zero coupon, 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	26, commencing Apr 26, 2026 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus (if applicable)	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 Pari pasu to Deposit Liabilities No 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 Pari pasu to Deposit Liabilities No N/A	commencing Apr 26, 2029 up to and excluding the maturity date Fixed Zero coupon, 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	26, commencing Apr 26, 2026 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A N/A N/A

	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	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2 i	identifier for private placement)	06376A5F3	06368L2G0	06368L2H8	06368L2J4
			Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
20	Means by which enforceability requirement of Section				
	13 of the TLAC Term Sheet is achieved (for other	Contractival	0	Control of the	Control of the
+	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		N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
	millions, as of most recent reporting date)		N/A	N/A	N/A
9	Par value of instrument	USD 1	USD 4.7	0.816	
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	4/24/2024	5/27/2024	5/27/2024	6/10/2024
12	Perpetual or dated Original maturity date / Final maturity	Dated 4/24/2024	Dated 5/27/2024	Dated 5/27/2034	Dated 6/40/2024
13 14	Issuer call subject to prior supervisory approval	4/24/2034 Yes	5/27/2034 Yes	Yes	6/10/2034 Yes
14	issuer can subject to prior supervisory approval	163	163	165	165
15 [Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 24-Oct-2024	27-May-25	27-May-25	10-Jun-25
		At par on each April and October 24, commencing Oct 24, 2024 up to and excluding the maturity	commencing May 27, 2025 up to	On each May and November 27, commencing May 27, 2025 up to	On each June and December 10, commencing Jun 10, 2025 up to
16	Subsequent call dates, if applicable	date	and excluding the maturity date	and excluding the maturity date	and excluding the maturity date
47	Coupons/dividends	Fixed	Fived	Fixed	Fixed
17	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 6.00%	Fixed Zero soupen 7 100/	Fixed Zero soupen 6 25%	Fixed Zero soupen 6 050/
18 19	Existence of a dividend stopper		Zero coupon, 7.10% No	Zero coupon, 6.25% No	Zero coupon, 6.05%
13	Fully discretionary, partially discretionary or	NO	140	140	110
20 1	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to	,	,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,
21 1	redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	If convertible, mandatory of optional conversion	13// 1	14/15	1971	1971
28 i	into				
<u> </u>	If convertible, specify issuer of instrument it				
	converts into		N/A	N/A	N/A
30		No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
24	If temporary write-down, description of write-				
	down mechanism Type of subordination	Exemption from subordination	Examplian from subordination	Evenntion from subordination	Evenntion from subordination
34d	**	Everibrion nom sabordination	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	Pari pasu to Deposit Liabilities
36	,		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)				
	Supplement to base Shell Prospectus (II applicable)	MTN Prospectus Supplement			

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368L2W5	06368L3N4	06368L3P9	06368L4L7
			Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 0.355	USD 0.063	0.395	USD 0.032
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	6/20/2024 Dated	6/10/2024 Dated	6/10/2024 Dated	6/28/2024 Dated
13	Original maturity date / Final maturity	6/20/2029	6/10/2034	6/10/2034	6/28/2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
1		1			
	Optional call data, contingent call datas and				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 20-Jun-2025	10-Jun-25	10-Jun-25	28-Jun-25
13	reacmption amount / mittal maturity	At par 011 20 0011 2023	10 0011 23	10 3011 23	20 0011 23
		At par on each June and			
		December 20, commencing Jun	On each June and December 10,	On each June and December 10,	On each June and December 28,
		20, 2025 up to and excluding the	commencing Jun 10, 2025 up to	commencing Jun 10, 2025 up to	commencing Jun 28, 2025 up to
16	Subsequent call dates, if applicable	maturity date	and excluding the maturity date	and excluding the maturity date	and excluding the maturity date
47	Coupons/dividends Fixed or floating dividend/coupon	E I	E	E I	E
17 18	Coupon rate and any related index	Fixed 5.80%	Fixed Zero coupon, 7.20%	Fixed Zero coupon, 6.30%	Fixed Zero coupon, 6.70%
19	Existence of a dividend stopper	No 5.60%	No	No	No
13	Fully discretionary, partially discretionary or	140	140	140	140
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to	,	,	,	
21	redeem				
22		No	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	No Cumulative	Cumulative
_ ^ -	Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
25	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
	Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
25 26	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A
25	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
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	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A
25 26	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A
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	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A
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	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
25 26 27 28 29	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30 31	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32 33 34	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	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	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
25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32 33 34	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation	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	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
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, full or partial If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	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 N/A N/A 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 N/A N/A Exemption from subordination
25 26 27 28 29 30 31 32 33 34 34a 35	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative 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	Cumulative 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 N/A N/A
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	Cumulative 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	Cumulative 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 Exemption from subordination Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 34 34a 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative 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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32 33 34 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	Cumulative 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	Cumulative 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 Exemption from subordination Pari pasu to Deposit Liabilities No
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	Cumulative 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	Cumulative 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 Exemption from subordination Pari pasu to Deposit Liabilities No
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	Cumulative 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	Cumulative 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 Exemption from subordination Pari pasu to Deposit Liabilities No
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	Cumulative 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	Cumulative 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 Exemption from subordination Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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 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 No
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 Supplement to Base Shelf Prospectus (if applicable)	Cumulative 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	Cumulative 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 Exemption from subordination Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 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
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(\$ million	atures Of Regulatory Capital Instruments as except as noted)				
	,	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	ВМО	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368L4M5	06368L4N3	06368L4P8	06368L5X0
	O	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
20	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	0	Caratan at incl	Caratan at incl	Control
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
10	Par value of instrument Accounting classification	USD 0.25	0.325 Liability - fair value option	0.085 Liability - fair value option	0.125
11	Original date of issuance / Settlement	Liability - fair value option 6/28/2024	6/28/2024	6/28/2024	Liability - fair value option 7/25/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	6/28/2034	6/28/2034	6/28/2034	7/25/2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
1					
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	28-Jun-25	28-Jun-25	28-Jun-25	25-Jul-25
10	reachipuer arreary minar materity	20 00.1.20	20 00 20	20 00.1.20	20 04: 20
		On each June and December 28,	On each June and December 28,	On each June and December 28,	On each January and July 25,
		commencing Jun 28, 2025 up to	commencing Jun 28, 2025 up to	commencing Jun 28, 2025 up to	commencing Jul 25, 2025 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
	Coupons/dividends				
17					
	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 7.00%	Zero coupon, 5.75%	Zero coupon, 5.45%	Zero coupon, 5.70%
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, 7.00% No	Zero coupon, 5.75% No	Zero coupon, 5.45% No	Zero coupon, 5.70% No
	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Zero coupon, 7.00%	Zero coupon, 5.75%	Zero coupon, 5.45%	Zero coupon, 5.70%
19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	Zero coupon, 7.00% No Mandatory	Zero coupon, 5.75% No Mandatory	Zero coupon, 5.45% No Mandatory	Zero coupon, 5.70% No Mandatory
19 20 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Zero coupon, 7.00% No Mandatory	Zero coupon, 5.75% No Mandatory	Zero coupon, 5.45% No Mandatory	Zero coupon, 5.70% No Mandatory
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	Zero coupon, 7.00% No Mandatory No Cumulative	Zero coupon, 5.75% No Mandatory No Cumulative	Zero coupon, 5.45% No Mandatory No Cumulative	Zero coupon, 5.70% No Mandatory No Cumulative
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	Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible	Zero coupon, 5.75% No Mandatory No Cumulative Non-convertible	Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible	Zero coupon, 5.70% 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, 7.00% No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A
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	Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible	Zero coupon, 5.75% No Mandatory No Cumulative Non-convertible	Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible	Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible
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	Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 5.70% No Mandatory No Cumulative N/A N/A
19 20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 5.70% No Mandatory No Cumulative N/A N/A
19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A
19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 5.70% 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, 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	Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible 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	Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A
19 20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Zero coupon, 7.00% 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 N/A	Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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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, precify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s)	Zero coupon, 7.00% 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 N/A	Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 5.70% 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	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	Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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, 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)	Zero coupon, 7.00% 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	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	Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A 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 Exemption from subordination Pari pasu to Deposit Liabilities No	Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A 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 Exemption from subordination Pari pasu to Deposit Liabilities No	Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into If convertible, mandatory or optional conversion If convertible, specify instrument it converts into If convertible, specify instrument it converts into 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	Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A 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 Exemption from subordination Pari pasu to Deposit Liabilities No	Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A 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 Exemption from subordination Pari pasu to Deposit Liabilities No	Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into If convertible, mandatory or optional conversion If convertible, specify instrument it converts into If convertible, specify instrument it converts into 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	Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A 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 Exemption from subordination Pari pasu to Deposit Liabilities No	Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/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, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A 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 Exemption from subordination Pari pasu to Deposit Liabilities No	Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into If convertible, mandatory or optional conversion If convertible, specify instrument it converts into If convertible, specify instrument it converts into 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	Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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	Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Zero coupon, 5.70% 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Zero coupon, 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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	Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Zero coupon, 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368L5Y8	06368LU53	06376A5J5	06376A5L0
	Course levisor levisor of the instrument		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
20	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractival	Caratan at incl	Caratan at incl	Control
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	0.795	USD 0.15	USD 3.952	USD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	7/25/2024	6/10/2024	5/14/2024	5/15/2024
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 7/25/2034	Dated 6/10/2034	Dated 5/14/2029	Dated 5/15/2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
- 1-	isoder dan dasjeet to prior dapervisory approvar	103	103	163	163
15	Optional call date, contingent call dates and redemption amount / Initial maturity	25-Jul-25	10-Jun-25	At par on 14-May-2025	At par on 15-May-2026
16	Subsequent call dates, if applicable	On each January and July 25, commencing Jul 25, 2025 up to and excluding the maturity date	On each June and December 10, commencing Jun 10, 2025 up to and excluding the maturity date	At par on each May and November 14, commencing May 14, 2025 up to and excluding the maturity date	At par on each May and November 15, commencing May 15, 2026 up to and excluding the maturity date
16	Coupons/dividends	and excluding the maturity date	and excluding the maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 5.95%	Zero coupon, 6.95%	6.00%	6.00%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to				
	redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible N/A	Non-convertible N/A	Non-convertible	Non-convertible N/A
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A	N/A	N/A N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
		-			
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	If convertible, specify instrument type convertible				
28	into				
1 7	If convertible, specify issuer of instrument it				
29	converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial				
33	If write-down, permanent or temporary				
33	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation				
	(specify instrument type immediately senior to				
35	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			MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement	MTN Prospectus Supplement
1	Pricing Supplement (if applicable)				Final Terms - CUSIP: 06376A5L0

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BIVIO	ВМО	БІЛО	BNO
2	identifier for private placement)	06376A5M8	06376A5P1	06376A5Q9	06376A5R7
	, ,				
			Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section				
Sa	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 1	USD 3	USD 5	USD 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	5/9/2024	5/15/2024	5/24/2024	5/24/2024
12	Perpetual or dated Original maturity date / Final maturity	Dated 5/9/2031	Dated 5/15/2034	Dated 5/24/2029	Dated 5/24/2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 09-May-2025	At par on 15-May-2026	At par on 24-May-2025	At par on 24-May-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 9, commencing May 09, 2025 up to and excluding the	November 15, commencing May 15, 2026 up to and excluding the	November 24, commencing May 24, 2025 up to and excluding the	November 24, commencing May 24, 2025 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date	maturity date
-10	Coupons/dividends	maturity date	maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.00%	5.65%	5.75%	5.25%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
24	Existence of a step up or other incentive to	No	No		
21	redeem Noncumulative or cumulative	No	No		N-
23		Cumulative	Cumulative	No Cumulative	No Cumulative
24	Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative	Cumulative
	Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A		
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	Cumulative Non-convertible N/A N/A
25	If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
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 N/A	Cumulative Non-convertible N/A N/A N/A N/A
	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Non-convertible N/A N/A	Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
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	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 N/A	Cumulative Non-convertible N/A N/A N/A N/A
26	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A
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	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 N/A	Cumulative Non-convertible N/A N/A N/A N/A
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	Non-convertible N/A 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	Cumulative Non-convertible N/A N/A N/A N/A N/A
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	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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Non-convertible N/A N/A N/A N/A N/A N/A	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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Non-convertible N/A N/A N/A N/A N/A N/A	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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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	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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33 34	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Non-convertible 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	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
26 27 28 29 30 31 32 33	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Non-convertible N/A N/A N/A N/A N/A N/A	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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33 34	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation	Non-convertible 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	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
26 27 28 29 30 31 32 33 34	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	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 N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33 34 34a 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 trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	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 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 No
26 27 28 29 30 31 32 33 34 34a 35	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary 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 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 N/A N/A
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 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 No
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 trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	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 N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination 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 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 No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A 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 N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination 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 N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A 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	Cumulative 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	Cumulative 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
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A 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	Cumulative 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	Cumulative 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
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A 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 MTN Prospectus Supplement	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06376A5S5	06376A5T3	06376A5U0	06376A5V8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section				,,
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment Transitional Basel III rules	NI/A	NI/A	NI/A	NI/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N 1/4	N 1/A	N 1/A	L.//2
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 2	N/A USD 3.683	N/A USD 1.459	N/A USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	5/28/2024	6/17/2024	6/12/2024	6/12/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	5/28/2027	6/17/2027	6/12/2034	6/12/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call data, continuent call datas and				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 28-Nov-2024	At par on 17-Dec-2024	At par on 12-Dec-2024	At par on 12-Jun-2025
10	reachipiter ameant, miliam materity	7 K pai 611 26 1161 262 1	7.1. par 51: 17 255 252 1	7 K pai 6ii 12 266 262 i	7 tt pair 511 12 5411 2525
		At par on each May and	At par on each June and	At par on each June and	At par on each June and
		November 28, commencing Nov	December 17, commencing Dec	December 12, commencing Dec	December 12, commencing Jun
16	Subsequent call dates, if applicable	28, 2024 up to and excluding the maturity date	17, 2024 up to and excluding the maturity date	12, 2024 up to and excluding the maturity date	12, 2025 up to and excluding the maturity date
- 10	Coupons/dividends	maturity date	maturity date	maturity date	materity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.40%	5.40%	6.00%	5.65%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to	Mandatory	Mandatory	Mandatory	Managery
21	redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	If convertible, specify instrument type convertible				
28	into				
00					
70	If convertible, specify issuer of instrument it	N/A	N/A	N/A	N/A
29 30	converts into Write-down feature	N/A No	N/A No	N/A No	N/A No
29 30 31	converts into				
30 31 32	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial				
30 31	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary				
30 31 32 33	converts into Write-down feature If write-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	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No	No	No	No
30 31 32 33	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination				
30 31 32 33 34	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No	No	No	No
30 31 32 33 34 34a 35	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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	No
30 31 32 33 34 34a 35 36	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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	Exemption from subordination Pari pasu to Deposit Liabilities No
30 31 32 33 34 34a 35	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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	Exemption from subordination Pari pasu to Deposit Liabilities
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30 31 32 33 34 344 34a 35 36	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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	Exemption from subordination Pari pasu to Deposit Liabilities No
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30 31 32 33 34 344 34a 35 36	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 MTN Prospectus Supplement	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

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		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	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06376A5W6	06376A5X4	06376A5Y2	06376A5Z9
	identifier for private placementy	00370A3770	00370A3A4	00310A312	00370A329
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Means by which enforceability requirement of Section	от Сапада аррпсавле плетент	от Сапада арріїсаріе петепт	or Cariada applicable trierein	ог Сапаца арріїсаріе піегені
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
- 6 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
	пізнапен туре	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
	Amount recognised in regulatory capital (Currency in				
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 5.02	N/A USD 2	N/A USD 2	N/A USD 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	6/18/2024	6/24/2024	6/21/2024	6/21/2024
12	Perpetual or dated Original maturity date / Final maturity	Dated 6/18/2029	Dated 6/24/2031	Dated 6/21/2027	Dated 6/21/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Ontinend and date or other or the contract of				
15	Optional call date, contingent call dates and 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 21-Jun-2025
-10	Todam Prior arroant / mind material	7 k pai 511 15 5411 2525	7 K pai 011 2 1 0 al 1 2020	7 K Par 011 21 Gail 2020	7 K Par 011 2 1 0 at 1 2020
		At par on each June and	At par on each June and	At par on each June and	At par on each June and
		December 18, commencing Jun 18, 2025 up to and excluding the	December 24, commencing Jun 24, 2025 up to and excluding the	December 21, commencing Jun 21, 2025 up to and excluding the	December 21, commencing Jun 21, 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	Fixed	Fixed
18	Coupon rate and any related index	5.75%	5.65%	5.25%	5.35%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to	Manuatory	Ivialidatory	ivialidatory	iviaridatory
21	redeem	No	No	No	No
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative	Cumulative	Cumulative	Cumulative
23 24	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
	If convertible, specify instrument type convertible				
28	into				
29	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, full or partial If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism	Francisco de la constante de l	Francisco francisco de la constantina della constantina della constantina della constantina della constantina della constantina della constantina della constantina della constantina della constantina della constantina della constantina della constantina della constantina della constantina della constantina della constantina della constantina della constantina della constantina della cons	Francisco () 2	Francisco francisco de la constante
34a	Type of subordination Position in subordination hierarchy in liquidation	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	(specify instrument type immediately senior to				
35	instrument)	Pari pasu to Deposit Liabilities	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	No N/A
31		13/73	1971	1 1// 1	1 7// 1
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
1	1	MTN Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
				•	1
	Supplement to Base Shelf Prospectus (if applicable)				
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)				MTN Prospectus Supplement Final Terms - CUSIP: 06376A5Z9

	atures Of Regulatory Capital Instruments as 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	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BIVIO	BIVIO	БІЛО	BNO
2	identifier for private placement)	06376AH29	06376AH52	06376AH78	06376AH86
	, ,				
			Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section				
Sa	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 2	USD 2	USD 3	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	6/21/2024	6/27/2024	7/9/2024	7/9/2024
12	Perpetual or dated Original maturity date / Final maturity	Dated 6/21/2034	Dated 6/27/2029	Dated 7/9/2027	Dated 7/9/2031
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-Jun-2026	At par on 27-Jun-2025	At par on 09-Jul-2025	At par on 09-Jan-2026
	, , , , , , , , , , , , , , , , , , , ,			.,	
		At par on each June and	At par on each June and	At par on each January and July	At par on each January and July
		December 21, commencing Jun 21, 2026 up to and excluding the	December 27, commencing Jun 27, 2025 up to and excluding the	9, commencing Jul 09, 2025 up	9, commencing Jan 09, 2026 up to and excluding the maturity
16	Subsequent call dates, if applicable	maturity date	maturity date	to and excluding the maturity date	date
-10	Coupons/dividends	maturity date	maturity date	date	udio
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.50%	5.35%	5.40%	5.52%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
24	Existence of a step up or other incentive to	No	No	No	No
21	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
	If any and the provide the second second	. 1/4		N 1/2	\
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
20	If convertible, specify issuer of instrument it				
29	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, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34 34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
5.44	Position in subordination hierarchy in liquidation		,	Gazoraniatori	July 22 - 1 on Gazorandion
	(specify instrument type immediately senior to				
35	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	MTN Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
		WITH F TOSPECIUS	INTERT TOSPECTOS	INTERT TOSPECTOS	WITH FTOSPECIUS
	Supplement to Base Shelf Prospectus (if applicable)				î .
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	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 Final Terms - CUSIP: 06376AH86

	atures Of Regulatory Capital Instruments s except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	Divid	DWC	DINIO	Billo
2	identifier for private placement)	06376AHA1	06376AHB9	06376AHC7	06376AHD5
	Commission law(a) of the instrument		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	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				
Ja	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contraction	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		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	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 2.1	USD 2	USD 12	USD 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	7/17/2024	7/16/2024	7/31/2024	7/30/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	7/17/2031	7/16/2029	7/31/2029	7/30/2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 17-Jul-2025	At par on 16-Jul-2025	At par on 31-Jul-2025	At par on 30-Jan-2025
16	Subsequent call dates, if applicable	At par on each January, April, July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date	At par on each January and July 16, commencing Jul 16, 2025 up to and excluding the maturity date	At par on each January and July 31, commencing Jul 31, 2025 up to and excluding the maturity date	At par on each January and July 30, commencing Jan 30, 2025 up to and excluding the maturity date
16	Coupons/dividends	and excluding the maturity date	date	date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.75%	5.40%	5.50%	5.10%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	NI/A	NI/A
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	11/7	N/A	N/A	N/A
28	into				
	If convertible, specify issuer of instrument it				
	converts into	N/A	N/A	N/A	N/A
30		No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation			·	
	(specify 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		No N/A	No N/A	No	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
1					
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement

	atures Of Regulatory Capital Instruments s except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
<u> </u>	Unique identifier (eg CUSIP, ISIN, or Bloomberg	DIVIO	BIVIO	BINO	BIVIO
2	identifier for private placement)	06376AHE3	06376AHF0	06376AHG8	285541751
	, ,				
			Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
20	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other	0	Control	Caratan at incl	Control
-	TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 2	USD 5	USD 5	
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 7/30/2024	Liability - fair value option 7/23/2024	Liability - fair value option 7/24/2024	Liability - fair value option
11 12	Perpetual or dated	7/30/2024 Dated	7/23/2024 Dated	7/24/2024 Dated	7/11/2024 Dated
13	Original maturity date / Final maturity	7/30/2027	7/23/2027	7/24/2029	7/11/2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	, , , , , , , , , , , , , , , , , , , ,				
1					
1	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 30-Jan-2025	At par on 23-Jul-2025	At par on 24-Jul-2025	11-Jul-26
13	recemption amount / initial maturity	At par 011 30-3411-2023	At pai 011 25-301-2025	At par 011 24-301-2023	11-341-20
		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 up		24, commencing Jul 24, 2025 up	On each July 11, commencing
		to and excluding the maturity	to and excluding the maturity	to and excluding the maturity	Jul 11, 2026 up to and excluding
16	Subsequent call dates, if applicable		date	date	the meturity date
		date	adio	dato	the maturity date
	Coupons/dividends				·
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.25%	Fixed 5.00%	Fixed 5.20%	Fixed Zero coupon, 6.30%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	Fixed	Fixed	Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 5.25% No	Fixed 5.00% No	Fixed 5.20% No	Fixed Zero coupon, 6.30% 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	Fixed 5.25%	Fixed 5.00%	Fixed 5.20%	Fixed Zero coupon, 6.30%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 5.25% No	Fixed 5.00% No	Fixed 5.20% No	Fixed Zero coupon, 6.30% 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 Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 5.25% No Mandatory	Fixed 5.00% No Mandatory	Fixed 5.20% No Mandatory	Fixed Zero coupon, 6.30% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 5.25% No Mandatory	Fixed 5.00% No Mandatory	Fixed 5.20% No Mandatory	Fixed Zero coupon, 6.30% 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 5.25% No Mandatory No Cumulative Non-convertible N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 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	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A	Fixed Zero coupon, 6.30% 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 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.00% No 5.00% Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.00% No 5.00% Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.00% No 5.00% Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	Fixed 5.25% 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	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed 5.25% 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 N/A	Fixed 5.20% No 5.20% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	Fixed 5.25% 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	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 5.25% 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 N/A	Fixed 5.20% No 5.20% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 5.25% 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 N/A	Fixed 5.20% No 5.20% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partiall If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 5.20% No 5.20% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 5.25% No Mandatory No Cumulative Non-convertible 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	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination	Fixed 5.25% 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 N/A	Fixed 5.20% No 5.20% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation	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	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
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 instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed Zero coupon, 6.30% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If trige-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If trige-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write-down trigger (s) If write-down, unite-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write-down trigger (s) If write-down, unite-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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 MTN Prospectus	Fixed 5.20% 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 Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus (if applicable)	Fixed 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	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Fixed 5.20% 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 Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Fixed 5.20% 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 Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N

(\$ million	atures Of Regulatory Capital Instruments s except as noted)				
	. ,	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368L6X9	06368L7A8	06368L7B6	06368L7C4
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	monument type	Other 12 to motivation	Other 12 to motivation	Curer 12 to metrament	Other 12 to motivation
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	0.5	10.2	2.5	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	8/9/2024	8/9/2024	8/12/2024	8/14/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	8/9/2034	8/9/2034	8/12/2032	8/14/2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	income company of the	. 65			
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 09-Aug-2025	At par on 09-Aug-2025	At par on 12-Aug-2025	14-Aug-25
		At par on each February and	At par on each February and	At par on each February and	On each February and August
		August 9, commencing Aug 09,	August 9, commencing Aug 09,	August 12, commencing Aug 12,	14, commencing Aug 14, 2025
		2025 up to and excluding the	2025 up to and excluding the	2025 up to and excluding the	up to and excluding the maturity
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date	date
	Coupons/dividends	,	•	•	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index		5.00%	4.000/	
		4.55%		4.38%	Zero Coupon, 5,25%
I 19	·	4.55% No		4.38% No	Zero Coupon, 5.25%
19	Existence of a dividend stopper	4.55% No	No	4.38% No	No
	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No	No
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory				
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	No Mandatory	No Mandatory	No Mandatory	No Mandatory
20 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	No Mandatory No	No Mandatory No	No Mandatory
20 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative
20 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	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
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 If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	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 N/A
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	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
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A 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 N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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	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
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	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
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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
20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-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	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-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	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 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, proversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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	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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If tremporary 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 N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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 N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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 N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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 N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
<u> </u>	Unique identifier (eg CUSIP, ISIN, or Bloomberg	50	20	20	50
2	identifier for private placement)	06368L7D2	06368L7Q3	06368L7P5	06368L7V2
	, , ,				
		Province of Ontario and the laws			
3	Governing law(s) of the instrument	of Canada applicable therein			
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	A1/A	A1/A	A1/A	N1/0
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	0.06	1.9	0.1	0.75
10	Accounting classification	Liability - fair value option			
11	Original date of issuance / Settlement	8/19/2024	8/22/2024	8/27/2024	8/27/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	8/19/2029	8/22/2032	8/27/2027	8/27/2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and	A	A	44	07.4 . 05
15	redemption amount / Initial maturity	At par on 19-Aug-2025	At par on 22-Aug-2025	At par on 27-Aug-2025	27-Aug-25
		At par on each February and	At par on each February and	At par on each February and	On each February and August
		August 19, commencing Aug 19,	August 22, commencing Aug 22,	August 27, commencing Aug 27,	27, commencing Aug 27, 2025
		2025 up to and excluding the	2025 up to and excluding the	2025 up to and excluding the	up to and excluding the maturity
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date	date
-10	Coupons/dividends	maturity date	matarity date	maturity date	dato
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.40%	4.19%	4.10%	Zero Coupon, 5.20%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to				
21	redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
0-	If convertible provide to the convertible provid	NI/A	NI/A	NI/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 issuer of instrument it				
29	converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No No	No	No No	No
		110	110	110	110
:31					1
31	If write-down, write-down trigger (s)				
31 32 33					
32	If write-down, write-down trigger (s) If write-down, full or partial				
32	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary				
32 33	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33 34	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33 34	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33 34	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination 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	Exemption from subordination Pari pasu to Deposit Liabilities
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			
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			
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities			
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities			
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities			
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities			
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities			
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities			
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities			
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A			
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368L8B5	06368L8C3	06368L8D1	06368L8E9
_			Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment Transitional Basel III rules	NI/A	N/A	NI/A	N1/A
4	Post-transitional Basel III rules	N/A N/A	N/A	N/A N/A	N/A N/A
5			N/A		
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	instrument type	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	0.517	USD 0.585	2	2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	8/28/2024	9/3/2024	9/3/2024	9/3/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	8/28/2029	9/3/2034	9/3/2034	9/3/2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Ontinual call data continue to the later of				
45	Optional call date, contingent call dates and	A4 00 Aug 0007	2.0 25	2.0 07	2.0 20
15	redemption amount / Initial maturity	At par on 28-Aug-2027	3-Sep-25	3-Sep-27	3-Sep-29
			0 I M I I 0 I I	0 M	0
		At par on each February and	On each March and September	On each March and September	On each March and September
		August 28, commencing Aug 28, 2027 up to and excluding the	03, commencing Sep 03, 2025	03, commencing Sep 03, 2027	03, commencing Sep 03, 2029 up to and excluding the maturity
16	Subsequent call dates, if applicable	maturity date	up to and excluding the maturity date	up to and excluding the maturity date	date
- 10	Coupons/dividends	maturity date	uale	uate	uate
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.25%	Zero Coupon, 6.20%	Zero Coupon, 4.57%	Zero Coupon, 4.41%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to	•	•	•	
21	redeem	No	No	No	
22	Noncumulative or cumulative	0 1			No
23	Convertible or non-convertible	Cumulative	Cumulative	Cumulative	No Cumulative
24		Non-convertible	Cumulative Non-convertible		
	If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
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	Cumulative Non-convertible N/A N/A
25 26	If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
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 N/A	Cumulative Non-convertible N/A N/A N/A N/A
	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Non-convertible N/A N/A	Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
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	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 N/A	Cumulative Non-convertible N/A N/A N/A N/A
26	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A
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	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	Cumulative Non-convertible N/A N/A N/A N/A N/A
26 27 28 29	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Non-convertible N/A N/A N/A N/A N/A N/A	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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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	Cumulative Non-convertible N/A N/A N/A N/A N/A
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	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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Non-convertible N/A N/A N/A N/A N/A N/A	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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Non-convertible N/A N/A N/A N/A N/A N/A	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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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	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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33 34	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Non-convertible 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	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
26 27 28 29 30 31 32 33	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Non-convertible N/A N/A N/A N/A N/A N/A	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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33 34	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation	Non-convertible 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	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
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	Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Non-convertible N/A N/A N/A N/A N/A N/A N/A 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 N/A N/A Exemption from subordination
26 27 28 29 30 31 32 33 34 34a 35	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary 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 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 N/A Exemption from subordination Pari pasu to Deposit Liabilities
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A 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	Cumulative 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
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 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 N/A Exemption from subordination Pari pasu to Deposit Liabilities
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	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	Cumulative 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
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	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	Cumulative 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
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	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	Cumulative 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
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A 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	Cumulative 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

(\$ million	eatures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BMO	BMO	BMO	BMO
2	identifier for private placement)	06368L8N9	06368MAD6	06368MAP9	06368MAQ7
	, ,				
		Desired Construction	During to the Control of the Control	Desired (Outside Automotive Inc.)	Desire (Outside state)
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A Other TLAC instrument	N/A Other TLAC instrument
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TEAC Instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
10	Par value of instrument Accounting classification	Liability - fair value option	USD 0.288 Liability - fair value option	Liability - fair value option	0.52 Liability - fair value option
11	Original date of issuance / Settlement	9/12/2024	9/19/2024	9/24/2024	9/26/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	9/12/2034 Yes	9/19/2034 Yes	9/24/2039 Yes	9/26/2034 Yes
14	issuer can subject to prior supervisory approvar	res	res	res	res
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	12-Sep-27	19-Sep-29	24-Sep-25	At par on 26-Sep-2025
		On each March and September	On each March and September	On each March and September	At par on each March and
		12, commencing Sep 12, 2027	19, commencing Sep 19, 2029	24, commencing Sep 24, 2025	September 26, commencing Sep
16	Subsequent call dates, if applicable	up to and excluding the maturity date	up to and excluding the maturity date	up to and excluding the maturity date	26, 2025 up to and excluding the maturity date
	Coupons/dividends				,
17	Fixed or floating dividend/coupon		Fixed	Fixed	Fixed
	· ·	Fixed	70	700.050/	
18	Coupon rate and any related index	Zero Coupon, 4.66%	Zero Coupon, 5.60%	Zero Coupon, 6.05%	4.25%
18 19	Coupon rate and any related index Existence of a dividend stopper		Zero Coupon, 5.60% No	Zero Coupon, 6.05% No	
	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Zero Coupon, 4.66%			4.25%
19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	Zero Coupon, 4.66% No Mandatory	No Mandatory	No Mandatory	4.25% No Mandatory
19 20 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Zero Coupon, 4.66% No Mandatory	No Mandatory	No Mandatory	No Mandatory No
19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Zero Coupon, 4.66% No Mandatory	No Mandatory	No Mandatory	4.25% No Mandatory
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)	Zero Coupon, 4.66% No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	A.25% No Mandatory No Cumulative Non-convertible N/A
19 20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Zero Coupon, 4.66% 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 Nn/A N/A
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)	Zero Coupon, 4.66% No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	A.25% No Mandatory No Cumulative Non-convertible N/A
19 20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Zero Coupon, 4.66% 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 Nn/A N/A
19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	Zero Coupon, 4.66% 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tilly or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Zero Coupon, 4.66% 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	Zero Coupon, 4.66% 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 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, 4.66% 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 N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
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, tully 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)	Zero Coupon, 4.66% 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	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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Zero Coupon, 4.66% 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	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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Zero Coupon, 4.66% 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	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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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	Zero Coupon, 4.66% No Mandatory No Cumulative Non-convertible 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	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
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, tully or partially If convertible, enversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination	Zero Coupon, 4.66% 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
19 20 21 22 23 24 25 26 27 28 29 30 31 32 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, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Zero Coupon, 4.66% No Mandatory No Cumulative Non-convertible 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	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
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, pully or partially If convertible, partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Zero Coupon, 4.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	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 Exemption from subordination
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, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Zero Coupon, 4.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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 N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Zero Coupon, 4.66% 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 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 Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Zero Coupon, 4.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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 N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Zero Coupon, 4.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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 N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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 instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Zero Coupon, 4.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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 N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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 instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Zero Coupon, 4.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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 N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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, papecify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, full or partial If semporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Zero Coupon, 4.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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 N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Zero Coupon, 4.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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 N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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, papecify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, full or partial If semporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Zero Coupon, 4.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in			
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368MAZ7	06368MBQ6	06368MBP8	06368MBR4
	identifier for private placementy	00000WAZ1	00300IVIDQ0	0000011101	00300IVIDIT4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section	or Cariada applicable tricreiri	ог оапада аррисаліс і істент	ог оапада аррисаліс пістент	or canada applicable tricrem
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6		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
10	Par value of instrument Accounting classification	0.03	Liability - fair value option		
11	Original date of issuance / Settlement	Liability - fair value option 10/3/2024	10/16/2024	Liability - fair value option 10/16/2024	Liability - fair value option 10/16/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10/3/2029	10/16/2035	10/16/2035	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 03-Oct-2025	At par on 16-Oct-2033	At par on 16-Oct-2034	At par on 16-Oct-2033
			At par on each April and October		At par on each April and October
		03, commencing Oct 03, 2025 up to and excluding the maturity	16, commencing Oct 16, 2033 up to and excluding the maturity	16, commencing Oct 16, 2034 up to and excluding the maturity	16, commencing Oct 16, 2033 up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date	date
	Coupons/dividends				
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 4.17%	Fixed 4.23%	Fixed 4.20%	Fixed 4.30%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it				
29	converts into	N/A	N/A	N/A	N/A
30	Write-down feature If write-down, write-down trigger (s)	No	No	No	No
31	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
J-ia	Position in subordination hierarchy in liquidation				
	(specify instrument type immediately senior to				
35	instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities			
36 37		No N/A	No N/A	No N/A	No N/A
<u> </u>					
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	•				
	Supplement to Base Shelf Prospectus (if applicable)				
	V SV SEE STATE				
1	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368MA77	Final Terms - CLISIP: 06368MBO	Final Terms - CUSID: 06368MRD:	Final Terms - CUSIP: 06368MBR4
		a oo - ooon . ooooowAZI	I	ar ronno - Ocon . OcocoMDE	

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in			
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368MBS2	06368MBY9	06368MBX1	06376AHH6
	identifier to private placement)	00000MB02	OGGGGWIETT	OGCOMENT	00070711110
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Means by which enforceability requirement of Section	от Сапада арріїсаріє і петент	от Сапаца арріїсавіе і петепт	от Сапаца арріїсавіе пістепт	от Сапаца арріїсавте піетент
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
10	Par value of instrument Accounting classification	Liability - fair value option	1.98	2.459	USD 10
11	Original date of issuance / Settlement	10/16/2024	Liability - fair value option 10/22/2024	Liability - fair value option 10/22/2024	Liability - fair value option 8/20/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	10/16/2036 Voc	10/22/2029	10/22/2029	8/20/2029
14	issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 16-Oct-2034	At par on 22-Oct-2025	At par on 22-Oct-2025	At par on 20-Aug-25
		At par on each April and October	At par on each April and October	At par on each April and October	At par on each February and
			22, commencing Oct 22, 2025 up		
		to and excluding the maturity	to and excluding the maturity	to and excluding the maturity	2025 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	date	date	date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.27%	4.00%	4.20%	5.10%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to				
21	redeem Noncompulative or compulative	No Communications	No Cumulative	No Cumulative	No Cumulative
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative 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
	If convertible, specify instrument type convertible				
28	into If convertible, specify issuer of instrument it				
29	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, full or partial If write-down, permanent or temporary				
- 55	If temporary write-down, description of write-				
34	down mechanism	E	F	E a surface (5
34a	Type of subordination Position in subordination hierarchy in liquidation	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	(specify instrument type immediately senior to				
35	instrument)	Pari pasu to Deposit Liabilities			
36	Non-compliant transitioned features	No N/A	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus				MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)				
	Supplement to base stien riospectus (ii applicable)				MTN Prospectus Supplement
			l		l l
	Pricing Supplement (if applicable)	Final Tarms CLISID: 06360MDC	Final Torme CURID: 00000MDV	Final Torme CURID- 06360MDV	Final Terms - CUSIP: 06376AHH6

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in			
	Lauren	regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	ВМО	BMO	BMO
2	identifier for private placement)	06376AHJ2	06376AHK9	06376AHL7	06376AHM5
	, ,				
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3		or Carrada applicable trierein	oi 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 instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
5 6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	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 3	N/A USD 3	N/A USD 6	N/A
9 10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	USD 50 Liability - fair value option
11	Original date of issuance / Settlement	8/16/2024	8/16/2024	8/23/2024	8/23/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	8/16/2027	8/16/2029	8/23/2027	8/23/2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 16-Aug-2025	At par on 16-Aug-2025	At par on 23-Feb-2025	N/A
	,			,	
		At par on each February and	At par on each February and	At par on each February and	
		August 16, commencing Aug 16,	August 16, commencing Aug 16,	August 23, commencing Feb 23,	
16	Subsequent call dates, if applicable	2025 up to and excluding the maturity date	2025 up to and excluding the maturity date	2025 up to and excluding the maturity date	N/A
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Floating
18	Coupon rate and any related index	4.70%	4.90%	5.00%	SOFR+0.90%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to	•	•		
21	redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
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
	W				
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				
29	converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial				
33	If write-down, rull or partial If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation				
35	(specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities			
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
1	Prospectus	MTN Progressive	MTN Prospectus	MTN Prospectus	MTN Prospectus
1	rospectas	MTN Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	1 rospectus				
	Supplement to Base Shelf Prospectus (if applicable)				
		MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable)				MTN Prospectus Supplement Final Terms - CUSIP: 06376AHM

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17 Fixed or floating dividend/coupon Fixed Fix	
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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	
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23 Convertible or non-convertible Non-conv	
24 If convertible, conversion trigger (s) N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	
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If convertible, mandatory or optional conversion N/A N	
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29 converts into N/A	
30 Write-down feature No No No No No No No No No No No No No	
31	
33 If write-down, permanent or temporary If temporary write-down, description of write- 34 down mechanism 34 Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities	
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36 Non-compliant transitioned features No No No No No No No No No No No No No	sit Liabilities
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	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	ВМО	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06376AHS2	06376AHT0	06376AHU7	06376AHV5
			Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	O in a dada	Communication	Communication	oom actaar
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 3	USD 2	USD 1.5	USD 2.147
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	9/6/2024	9/16/2024	9/16/2024	9/13/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	9/6/2029	9/16/2032	9/15/2034	9/13/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 06-Sep-2025	At par on 16-Sep-2026	At par on 16-Sep-2027	At par on 13-Sep-2025
16	Subsequent call dates, if applicable		At par on each March, June, September, amd December 16, commencing Sep 16, 2026 up to and excluding the maturity date	At par on each March, June, September, amd December 16, commencing Sep 16, 2027 up to and excluding the maturity date	At par on each March and September 13, commencing Sep 13 2025 up to and excluding the maturity date
16	Coupons/dividends	maturity date	and excluding the maturity date	and excluding the maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.75%	5.00%	5.00%	5.00%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to				
21	redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
	,				
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	N/A	N/A	N/A	N/A
28	into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	N/A No	No No	N/A No	No No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
1	Position in subordination hierarchy in liquidation				
1	(specify instrument type immediately senior to				
35	instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
1					
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06376AHS2	Final Terms - CUSIP: 06376AHT0	Final Terms - CUSIP: 06376AHU	Final Terms - CUSIP: 06376AHV5

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06376AHW3	06376AHX1	06376AHY9	06376AHZ6
		Province of Ontario and the laws			
3	Governing law(s) of the instrument Means by which enforceability requirement of Section	of Canada applicable therein			
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 3.9	USD 2	USD 4	USD 25.226
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option	Liability - fair value option	Liability - fair value option 9/20/2024	Liability - fair value option
11	Original date of issuance / Settlement	9/17/2024	9/20/2024		
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	9/17/2027	9/20/2027	9/20/2029	9/20/2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and	At par on 17-Mar-2025	At par on 20. Sep. 2025	At par on 20. Sop. 2025	At par on 20 Mar 2025
15	redemption amount / Initial maturity	At par on 17-Mar-2025	At par on 20-Sep-2025	At par on 20-Sep-2025	At par on 20-Mar-2025
16	Subsequent call dates, if applicable	At par on each March and September 17, commencing Mar 17 2025 up to and excluding the maturity date	At par on each March and September 20, commencing Sep 20 2025 up to and excluding the maturity date	At par on each March and September 20, commencing Sep 20 2025 up to and excluding the maturity date	At par on each March and September 20, commencing Mar 20 2025 up to and excluding the maturity date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.50%	4.23%	4.46%	4.25%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
0.4	Existence of a step up or other incentive to		N	N	N.
21	redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	N/A	N/A	N/A	N/A
28	into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it				
29	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)	1	· · ·	· · ·	
		 	 	 	
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
34d		Exemption from Superdination	LAGITIPUOTI TOTTI SUDOTUITIAUOTI	Exemption from Suportification	Exemplion from Subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities			
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	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	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06376AHW	Final Terms - CUSIP: 06376AHX	Final Terms - CUSIP: 06376AHY	Final Terms - CUSIP: 06376AHZ6

ι	except as noted)				
ι		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
ι		regulatory capital	regulatory capital	regulatory capital	regulatory capital
	Issuer	ВМО	ВМО	ВМО	BMO
2 ide	Unique identifier (eg CUSIP, ISIN, or Bloomberg dentifier for private placement)	06376BN20	06376BN38	06376BN46	06376BN53
2 10	action for private placement)	0007001420	0007001400	0007001440	0007051400
3 (Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section	or Cariada applicable tricreiri	or canada applicable therein	от оапада аррпоавте птетепт	or Cariada applicable tricrem
	3 of the TLAC Term Sheet is achieved (for other				
	LAC-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		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 m	nillions, as of most recent reporting date)	N/A	N/A	N/A	N/A
	Par value of instrument Accounting classification	USD 7.146	USD 6	USD 2	USD 3 Liability - fair value option
	Original date of issuance / Settlement	Liability - fair value option 9/25/2024	Liability - fair value option 9/25/2024	Liability - fair value option 9/27/2024	9/27/2024
12 F	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	9/25/2029	9/25/2034	9/27/2027	9/27/2029
14 I	issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15 re	edemption amount / Initial maturity	At par on 25-Sep-2025	At par on 25-Sep-2025	At par on 27-Sep-2025	At par on 27-Sep-2025
		At par an each March and	At par an each March and	At par on each March and	At par an agab March and
		At par on each March and September 25, commencing Sep	At par on each March and September 25, commencing Sep	September 27, commencing Sep	At par on each March and September 27, commencing Sep
		25 2025 up to and excluding the	25 2025 up to and excluding the	27 2025 up to and excluding the	27 2025 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.65%	5.00%	4.16%	4 =004
	Existence of a dividend stopper				4.50%
19		No	No	No	4.50% No
	Fully discretionary, partially discretionary or			No	No
		No Mandatory	Mandatory		
20 m	Fully discretionary, partially discretionary or nandatory Existence of a step up or other incentive to edeem	Mandatory No	Mandatory No	No Mandatory No	No Mandatory
20 m. 21 re 22	Fully discretionary, partially discretionary or nandatory Existence of a step up or other incentive to edeem Noncumulative or cumulative	Mandatory No Cumulative	Mandatory No Cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative
20 m. 21 re 22	Fully discretionary, partially discretionary or nandatory Existence of a step up or other incentive to edeem	Mandatory No	Mandatory No	No Mandatory No	No Mandatory
20 m. 21 re 22 23 0 24 25	Fully discretionary, partially discretionary or nandatory Existence of a step up or other incentive to edeem 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	No Mandatory No Cumulative Non-convertible N/A N/A
20 m. 21 re 22 23 (Fully discretionary, partially discretionary or nandatory Existence of a step up or other incentive to edeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
20 m. 21 re 22 23 0 24 25	Fully discretionary, partially discretionary or nandatory Existence of a step up or other incentive to edeem 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	No Mandatory No Cumulative Non-convertible N/A N/A
20 m 21 re 22 23 (24 25 26 27	Fully discretionary, partially discretionary or nandatory Existence of a step up or other incentive to edeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	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 N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 m 21 re 22 23 (24 25 26 27	Fully discretionary, partially discretionary or nandatory Existence of a step up or other incentive to edeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	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 N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 m 21 re 22 23 (24 25 26 27 28 int	Fully discretionary, partially discretionary or nandatory Existence of a step up or other incentive to edeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible of to If convertible, specify issuer of instrument it	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 m 21 re 22 23 (24 25 26 27 28 int	Fully discretionary, partially discretionary or nandatory Existence of a step up or other incentive to edeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible nato If convertible, specify issuer of instrument it onverts into Write-down feature	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 N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 m 21 re 22 23 (24 25 26 27 28 int 29 cc 30 V	Fully discretionary, partially discretionary or nandatory Existence of a step up or other incentive to edeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible to If convertible, specify issuer of instrument it onverts into Write-down feature If write-down, write-down trigger (s)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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 m 21 re 22 23 (24 25 26 27 28 int 29 cc 30 V 31 32	Fully discretionary, partially discretionary or nandatory Existence of a step up or other incentive to edeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible to If convertible, specify issuer of instrument it onverts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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 m 21 re 22 23 (24 25 26 27 28 int 29 cc 30 V	Fully discretionary, partially discretionary or nandatory Existence of a step up or other incentive to edeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible to If convertible, specify issuer of instrument it onverts into Write-down feature If write-down, write-down trigger (s)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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 m 21 re 22 23 C 24 25 26 27 28 int 29 cc 30 V 31 32 33 34 dc	Fully discretionary, partially discretionary or nandatory Existence of a step up or other incentive to edeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible onto If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 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
20 m 21 re 22 23 (24 25 26 27 28 int 29 cc 30 V 31 32 33 34 dc 34a T)	Fully discretionary, partially discretionary or nandatory Existence of a step up or other incentive to edeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible noto If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 m 21 re 22 23 (24 25 26 27 28 int 29 cc 30 V 31 32 33 34 dc 34a T)	Fully discretionary, partially discretionary or nandatory Existence of a step up or other incentive to edeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible to If convertible, specify issuer of instrument it onverts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-own mechanism Type of subordination Position in subordination hierarchy in liquidation	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	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
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20 m 21 re 22 23 C 24 25 26 27 28 int 29 cc 30 V 31 32 33 34 dc 34a T) F (s in ins) 36 N	Fully discretionary, partially discretionary or nandatory Existence of a step up or other incentive to edeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible onto If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-own mechanism Type of subordination Position in subordination hierarchy in liquidation specify instrument type immediately senior to strument) 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory 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 m 21 re 22	Fully discretionary, partially discretionary or nandatory Existence of a step up or other incentive to edeem Noncumulative 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 of the convertible, specify instrument it onverts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-own mechanism ype of 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 Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
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3 Governing law(s) of the instrument of Canada applicable therein of Canad		atures Of Regulatory Capital Instruments as except as noted)				
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14 Issuer call subject to prior appendix provided Yes						
Optional call date, contingent call dates and edemption amount / Initial maturity At par on each March and September 20, commencing Mar 20 200 by to and excluding the At par on each March and September 30, commencing Sep 30, 2027 by to and excluding the At par on each March and September 30, commencing Sep 30, 2027 up to and excluding the At part on each March and September 30, commencing Sep 30, 2027 up to and excluding the At part on each March and September 30, commencing Sep 30, 2027 up to and excluding the At part on each March and September 30, commencing Sep 30, 2027 up to and excluding the At part on each March and September 30, commencing Sep 30, 2027 up to and excluding the At part on each March and September 30, commencing Sep 30, 2027 up to and excluding the At part on each March and September 30, commencing Sep 30, 2027 up to and excluding the At part on each March and September 30, commencing Sep 30, 2027 up to and excluding the At part on each April and October 30, 2025 up to and excluding the At part on each April and October 30, 2025 up to and excluding the At part on each April and October 30, 2025 up to and excluding the April and October 30, 2025 up to and excluding the April and October 30, 2025 up to and excluding the April and October 30, 2025 up to and excluding the April and October 30, 2025 up to and excluding the April and October 30, 2025 up to and excluding the April and October 30, 2025 up to and excluding the April and October 30, 2025 up to and excluding the April and October 30, 2025 up to and excluding the April and October 30, 2025 up to and excluding the April and October 30, 2025 up to and excluding the April and October 30, 2025 up to and excluding the April and October 30, 2025 up to and excluding the April and October 30, 2025 up to and excluding the April and October 30, 2025 up to and excluding the April and October 30, 2025 up to and excluding the April and October 30, 2025 up to and excluding the April and October 30, 2025 up to and excluding the April and October 30		, ,				
At part on 28-Mary 2025 At part on 28-Mary 2025 At part on 28-Mary 2025 At part on 30-Sep-2027 At part on 30-Sep-2029 At	14	issuer can subject to prior supervisory approval	165	165	163	165
At part on 28-Mary 2025 At part on 28-Mary 2025 At part on 28-Mary 2025 At part on 30-Sep-2027 At part on 30-Sep-2029 At						
At part on 28-Mary 2025 At part on 28-Mary 2025 At part on 28-Mary 2025 At part on 30-Sep-2027 At part on 30-Sep-2029 At						
A par on each March and September 30, commencing Sep 50, 200 West of the commencing Sep 10, 200 West of the commencing Sep 20, 200 West of the commencing Se						
September 28, commencing Mar 26 2025 gu to and excluding the subsequent call dates, if applicable maturity date ma	15	redemption amount / Initial maturity	At par on 26-Mar-2026	At par on 30-Sep-2027	At par on 30-Sep-2029	At par on 09-Oct-2025
September 28, commencing Mar 26 2025 gu to and excluding the subsequent call dates, if applicable maturity date ma						
September 28, commencing Mar 26 2025 gu to and excluding the subsequent call dates, if applicable maturity date ma						
September 28, commencing Mar 26 2025 gu to and excluding the subsequent call dates, if applicable maturity date ma						
September 28, commencing Mar 26 2025 gu to and excluding the subsequent call dates, if applicable maturity date ma						
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September 28, commencing Mar 26 2025 gu to and excluding the subsequent call dates, if applicable maturity date ma						
September 28, commencing Mar 26 2025 gu to and excluding the subsequent call dates, if applicable maturity date ma						
September 28, commencing Mar 26 2025 gu to and excluding the subsequent call dates, if applicable maturity date ma						
September 28, commencing Mar 26 2025 gu to and excluding the subsequent call dates, if applicable maturity date ma			At par an each March and	At par on each March and	At par an each March and	At par an each April and October
16 Subsequent call dates, if applicable maturity date						
Coupons/dividends			26 2026 up to and excluding the	30 2027 up to and excluding the	30 2029 up to and excluding the	to and excluding the maturity
17 Fixed or floating dividend/coupon Fixed Fix	16		maturity date	maturity date	maturity date	date
19	17		Fixed	Fixed	Fixed	Fixed
Fully discretionary, partially discretionary or analytic discretionary		·				4.65%
Extence of a step up or other incentive to No No No No No No No No No No No No No	19		No	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		Mandatory	Mandatory	Mandatory	Mandatory
22 Noncumulative or cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Convertible Non-convertible Non-conve		·				,
23 Convertible or non-convertible Non-converti						
24 If convertible, conversion trigger (s) N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A						
If convertible, conversion rate						
If convertible, mandatory or optional conversion N/A N	25	If convertible, fully or partially	N/A	N/A	N/A	N/A
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument type impediately senior to instrument type immediately senior to instrument type immediately senior to Pari pasu to Deposit Liabilities 36 Non-compliant transitioned features No No No No No No No No No No No No No	26	It convertible, conversion rate	N/A	N/A	N/A	N/A
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument type impediately senior to instrument type immediately senior to instrument type immediately senior to Pari pasu to Deposit Liabilities 36 Non-compliant transitioned features 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
If convertible, specify issuer of instrument it 29 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 instrument type convertible				
29 converts into N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	28					
30 Write-down feature	29		N/A	N/A	N/A	N/A
32 If write-down, permanent or temporary If temporary write-down, description of write-down mechanism 34 Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities No No No No No No No No No No No No No						
If temporary write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Remption from subordination Pari pasu to Deposit Liabilities Par			· · · · · · · · · · · · · · · · · · ·			
If temporary write-down, description of write- down mechanism 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu		·				
34 Type of subordination Exemption from subordination	33					
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 35 instrument) 36 Non-compliant transitioned features 37 If yes, specify non-compliant features NO NO NO NO NO NO NO NO		down mechanism				
Specify instrument type immediately senior to instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit	34a		Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35 instrument)						
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	Pari pasu to Deposit Liabilities
Prospectus / Base Shelf Prospectus / Short Form Prospectus MTN Prospectus MTN Prospectus MTN Prospectus MTN Prospectus MTN Prospectus MTN Prospectus MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement	36	Non-compliant transitioned features	No	No	No	No
Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus MTN Prospectus MTN Prospectus MTN Prospectus MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement	37	It yes, specify non-compliant features	N/A	N/A	N/A	N/A
Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement						
MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement Pricing Supplement (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement		Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement Pricing Supplement (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement						
Pricing Supplement (if applicable)		Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
Final Terms - CUSIP: 06376BN61 Final Terms - CUSIP: 06376BN79 Final Terms - CUSIP: 06376BN87 Final Terms - CUSIP: 06376BN87		Pricing Supplement (if applicable)				
			Final Terms - CUSIP: 06376BN61	Final Terms - CUSIP: 06376BN79	Final Terms - CUSIP: 06376BN87	Final Terms - CUSIP: 06376BN95

Insure I	regulatory capital BMO C8 06376BND6 S Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A Other TLAC instrument N/A Other TLAC instrument USD 25 Liability - fair value option 24 10/8/2024 Dated 27 10/10/2034 Yes At par on 08-Oct-2025 At par on 08-Oct-2025 Fixed S% 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	egulatory capital MO 06376BNC8 Province of Ontario and the laws f Canada applicable therein Contractual MA M/A M/A M/A When TLAC instrument M/A USD 5 iability - fair value option 10/7/2024 valued 10/7/2027	regulatory capital BMO 06376BNB0 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 2 Liability - fair value option 10/2/2024 Dated	regulatory capital BMO 06376BNA2 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 25 Liability - fair value option 9/27/2024 Dated 9/27/2027	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	3 3a 4 5 6
1 Issuer Implication control Implication control Implication control Implication control Implication control Implication Imp	regulatory capital BMO C8 06376BND6 S Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A Other TLAC instrument N/A Other TLAC instrument USD 25 Liability - fair value option 24 10/8/2024 Dated 27 10/10/2034 Yes At par on 08-Oct-2025 At par on 08-Oct-2025 Fixed S% 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	egulatory capital MO 06376BNC8 Province of Ontario and the laws f Canada applicable therein Contractual MA M/A M/A M/A When TLAC instrument M/A USD 5 iability - fair value option 10/7/2024 valued 10/7/2027	regulatory capital BMO 06376BNB0 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 2 Liability - fair value option 10/2/2024 Dated	regulatory capital BMO 06376BNA2 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 25 Liability - fair value option 9/27/2024 Dated 9/27/2027	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	3 3a 4 5 6
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The Criginal date of issuance / Settlement Dated D	24	10/7/2024 Pated 10/7/2027 es	10/2/2024 Dated 10/2/2036	9/27/2024 Dated 9/27/2027	Accounting classification	
Perpetual or dated Dated	er up to and excluding the maturity date Fixed No Mandatory No Cumulative Non-convertible N/A N/A	ated 10/7/2027 res	Dated 10/2/2036	Dated 9/27/2027		
13 Original maturity date Final maturity 9/27/2027 10/2/2036 10/7/2027 14 Issuer call subject to prior supervisory approval Yes Yes Yes Yes Yes Yes Yes Yes Yes Copional call date, consingent call dates and NA At part on 92-Qct-2026 At part on 97-Apr-2025 At part on 98-Qct-2026	er At par on each April and October up to and excluding the maturity date Fixed Fixed No Mandatory No Cumulative Nn/A N/A	10/7/2027 res	10/2/2036	9/27/2027	Ŭ	
Optional call date, contingent call dates and redemption amount / Initial maturity NA At par on 02-Oct-2026 At par on 07-Apr-2025 At par on 08-Oct-2026 At par on 07-Apr-2025 At par on 08-Oct-2026 property of the part of th	At par on 08-Oct-2025 At par on each April and October 08, commencing Oct 08, 2025 up to and excluding the maturity date Fixed Fixed No Mandatory No Cumulative Non-convertible N/A N/A		Yes	Yes	Original maturity date / Final maturity	13
At par on each April and October At part on each April and October At part on each April and October At par on each April and October At part on each April and October At part on each April and October At part on each April and October At part on each April and October At part on each April and October At part on each April and October At part on each April and	er At par on each April and October up 08, commencing Oct 08, 2025 up to and excluding the maturity date Fixed Fixed No Mandatory No Cumulative Non-convertible N/A	t par on 07-Apr-2025		1	Issuer call subject to prior supervisory approval	14
At par on each April and October At part on each April and October At part on each April and October At par on each April and October At part on each April and October At part on each April and October At part on each April and October At part on each April and October At part on each April and October At part on each April and October At part on each April and	er At par on each April and October up 08, commencing Oct 08, 2025 up to and excluding the maturity date Fixed Fixed 5% No Mandatory No Cumulative Non-convertible N/A	t par on 07-Apr-2025				
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Coupons/dividends	up 08, commencing Oct 08, 2025 up to and excluding the maturity date Fixed Fixed No Mandatory No Cumulative Non-convertible N/A		At par on 02-Oct-2026	N/A		15
Coupons/dividends	up 08, commencing Oct 08, 2025 up to and excluding the maturity date Fixed Fixed No Mandatory No Cumulative Non-convertible N/A					
Coupons/dividends	up 08, commencing Oct 08, 2025 up to and excluding the maturity date Fixed Fixed No Mandatory No Cumulative Non-convertible N/A					
Coupons/dividends	up 08, commencing Oct 08, 2025 up to and excluding the maturity date Fixed Fixed No Mandatory No Cumulative Non-convertible N/A					
Coupons/dividends	up 08, commencing Oct 08, 2025 up to and excluding the maturity date Fixed Fixed No Mandatory No Cumulative Non-convertible N/A N/A					
Coupons/dividends	up 08, commencing Oct 08, 2025 up to and excluding the maturity date Fixed Fixed No Mandatory No Cumulative Non-convertible N/A N/A					
Coupons/dividends	up 08, commencing Oct 08, 2025 up to and excluding the maturity date Fixed Fixed No Mandatory No Cumulative Non-convertible N/A N/A					
Coupons/dividends	up 08, commencing Oct 08, 2025 up to and excluding the maturity date Fixed Fixed No Mandatory No Cumulative Non-convertible N/A N/A					
Coupons/dividends	up 08, commencing Oct 08, 2025 up to and excluding the maturity date Fixed Fixed No Mandatory No Cumulative Non-convertible N/A N/A					
Coupons/dividends	up 08, commencing Oct 08, 2025 up to and excluding the maturity date Fixed Fixed No Mandatory No Cumulative Non-convertible N/A N/A					
to and excluding the maturity to and excluding the maturity date date Coupons/dividends	to and excluding the maturity date Fixed 5% 5.00% No Mandatory No Cumulative Non-convertible N/A	t par on each April and October	At par on each April and October			
16 Subsequent call dates, if applicable N/A date date date date Coupons/dividends Fixed Fi	date Fixed 5% 5.00% No Mandatory No Cumulative Non-convertible N/A					
Coupons/dividends Fixed	Fixed 5% 50% 50% No Mandatory No Cumulative Non-convertible N/A N/A	,		N/A	Subsequent call dates if applicable	16
18 Coupon rate and any related index SOFR + 0.85% 4.75% 4.45% 19 Existence of a dividend stopper No No No No No No No No No No No No No	5% 5.00% No Mandatory No Cumulative Non-convertible N/A N/A					
Existence of a dividend stopper	No Mandatory No Cumulative Non-convertible N/A N/A				ů i	
Fully discretionary, partially discretionary or mandatory Mandatory Cumulative Cumulative Cumulative Cumulative Non-convertible	Mandatory No Cumulative Non-convertible N/A				·	
Existence of a step up or other incentive to redeem	No Cumulative Non-convertible N/A	10	140	.140		13
21 redeem	Cumulative Non-convertible N/A N/A	1andatory	Mandatory	Mandatory		20
Noncommulative or cumulative Cumulative	Cumulative Non-convertible N/A N/A			1.		
23 Convertible or non-convertible Non-converti	Non-convertible N/A N/A					
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	N/A N/A					
26 If convertible, conversion rate N/A N/A N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A		I/A	N/A	N/A		24
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/	INI/A					
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 29 converts into N/A N/A N/A N/A N/A N/A N/A N/	IV/A	I/A	IN/A	IN/A	ii convenible, conversion rate	∠6
28 into If convertible, specify issuer of instrument it 29 converts into N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A	I/A	N/A	N/A		27
If convertible, specify issuer of instrument it 29 converts into N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A						
29 converts into N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	-					28
30 Write-down feature No No No No No No No No No No No No No	N/A	I/A	N/A	N/A		29
32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write- 34 down mechanism 34 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 Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities					Write-down feature	30
33 If write-down, permanent or temporary If temporary write-down, description of write- 34 down mechanism 34 Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 35 Non-compliant transitioned features No No No No No No No No No N						
If temporary write-down, description of write- down mechanism 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities	+			_	·	
34 down mechanism Exemption from subordination Exempti						- 55
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to 35 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					down mechanism	
(specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Lia	Exemption from subordination		Exemption from subordination	Exemption from subordination	71	34a
35 instrument) Pari pasu to Deposit Liabilities Pari pasu to Depos		exemption from subordination				
	Pari pasu to Deposit Liabilities	xemption from subordination		Pari pasu to Deposit Liabilities	instrument)	35
1 37 L II ves. specity non-compilant reatures IN/A IN/A IN/A IN/A IN/A IN/A			Pari pasu to Deposit Liabilities		'	
	N/A	lari pasu to Deposit Liabilities	No	ABILO.	If yes, specify non-compliant features	37
Prospectus / Base Shelf Prospectus / Short Form		lari pasu to Deposit Liabilities	No	IN/A		
Prospectus MTN Prospectus MTN Prospectus MTN Prospectus MTN Prospectus	MTN Prospectus	lari pasu to Deposit Liabilities	No	INA	Lurospoetus	
Supplement to Dace Shelf December (if applicable)		ari pasu to Deposit Liabilities lo I/A	No N/A		rrospectus	
	MTN Prospectus Supplement	ari pasu to Deposit Liabilities lo I/A	No N/A		•	
mitter toopootas supplierieri		Pari pasu to Deposit Liabilities lo li/A MTN Prospectus	No N/A MTN Prospectus	MTN Prospectus	Supplement to Base Shelf Prospectus (if applicable)	
	ļ .	Pari pasu to Deposit Liabilities lo li/A MTN Prospectus	No N/A		•	
Pricing Supplement (if applicable) Final Terms - CUSIP: 06376BNA2 Final Terms - CUSIP: 06376BNBQ Final Terms - CUSIP: 06376B		tari pasu to Deposit Liabilities lo l/A ITN Prospectus ITN Prospectus Supplement	No N/A MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement	Supplement to Base Shelf Prospectus (if applicable)	

	atures Of Regulatory Capital Instruments s except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06376BNE4	06376BNF1	06376BNG9	06376BNH7
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	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	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 2	USD 5	USD 5	USD 4
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 10/9/2024	Liability - fair value option 10/9/2024	Liability - fair value option 10/9/2024	Liability - fair value option 10/11/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10/9/2031	10/9/2029	10/9/2031	10/11/2039
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 09-Oct-2025	At par on 09-Oct-2025	At par on 09-Apr-2026	At par on 11-Oct-2026
10		09, commencing Oct 09, 2025 up to and excluding the maturity	09, commencing Oct 09, 2025 up to and excluding the maturity	09, commencing Apr 09, 2026 up to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	date	date	date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.50%-6.00%	4.50%	4.62%	5.10%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to				
21	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	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	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	N/A No
31	If write-down, write-down trigger (s)	110		110	1.0
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
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to				
35	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
<u> </u>	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	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06376BNE4	Final Terms - CUSIP: 06376BNF1	Final Terms - CUSIP: 06376BNG	Final Terms - CUSIP: 06376BNH

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BMO	BMO	BMO	BMO
2	identifier for private placement)	06376BNJ3	06376BNK0	06376BNL8	06376BNM6
	, , ,				
		During to the control of the land	During to the Control of the Control	Desired Construction	Desired Control of United States
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A Other TLAC instrument
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
10	Par value of instrument Accounting classification	USD 10.5 Liability - fair value option	USD 1.455 Liability - fair value option	USD 6 Liability - fair value option	USD 10 Liability - fair value option
11	Original date of issuance / Settlement	10/11/2024	10/10/2024	10/18/2024	10/18/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	10/11/2039 Yes	10/10/2036 Yes	10/18/2027 Yes	10/18/2034 Yes
14	issuer can subject to prior supervisory approval	165	163	165	165
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 11-Oct-2027	At par on 10-Oct-2026	At par on 18-Apr-2025	At par on 18-Oct-2025
		At par on each April and October	At par on each April and October	At par on each April and October	At par on each April and October
					18, commencing Oct 18, 2025 up
		to and excluding the maturity	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	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.00%	4.75%	4.50%	5.10%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to	-	-	•	
21	redeem Negative or sumulative	No	No	No	No
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	If convertible, specify instrument type convertible				
28	into				
29	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, full or partial				
	If write-down, permanent or temporary				
	If write-down, permanent or temporary If temporary write-down, description of write-				
34	If temporary write-down, description of write-down mechanism				
	If temporary write-down, description of write- down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34	If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34	If 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	Exemption from subordination Pari pasu to Deposit Liabilities
34 34a 35 36	If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34 34a 35	If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34 34a 35 36	If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34 34a 35 36	If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34 34a 35 36	If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
34 34a 35 36	If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
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 MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus
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 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 MTN Prospectus Supplement	Pari pasu to Deposit Liabilities No N/A MTN Prospectus

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06376BNN4	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	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
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 32	USD 3		USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10/22/2024	10/10/2024	10/18/2024	10/17/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10/22/2029	10/12/2027	10/18/2027	10/17/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	, , , , , , , , , , , , , , , , , , , ,				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 22-Oct-2025	At par on 10-Oct-2025	At par on 18-Oct-2025	At par on 17-Oct-2025
46	Subacquart cell dates if applicable	At par on each April and October 22, commencing Oct 22, 2025 up to and excluding the maturity	July, and October 10, commencing Oct 10, 2025 up to	18, commencing Oct 18, 2025 up to and excluding the maturity	At par on each April and October 17, commencing Oct 17, 2025 up to and excluding the maturity
16	Subsequent call dates, if applicable	date	and excluding the maturity date	date	date
47	Coupons/dividends Fixed or floating dividend/coupon	F:	e:	E	E
17	ů i	Fixed	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index	5.00%	4.60%	4.40%	4.72%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20	·	Manuatory	Ivialidatory	Manuatory	Ivial idatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	No Cumulative	Cumulative	No Cumulative	No Cumulative
	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
24 25	If convertible, fully or partially	N/A	N/A	N/A	N/A
	If convertible, conversion rate	N/A	N/A	N/A	N/A
26	convention, conversion rate	13//3	1977	13//3	17//
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	N/A	N/A	N/A	N/A
28	into			 	
00	If convertible, specify issuer of instrument it	NI/A	NI/A	N1/A	N1/0
29	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, full or partial			<u> </u>	
33	If write-down, permanent or temporary If temporary write-down, description of write-			 	
2.4				1	
34	down mechanism	Evenution from subseries	Evamption from subseries ties	Examplian from subsediredia	Examplian from subseries ties
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation			1	
0.5	(specify instrument type immediately senior to	Designation Designation Committee	Designation to Designation to the second	David and a second and a second	David and a state of the state
35	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	MTN Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
<u> </u>				1	
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06376BNN4	Final Terms - CUSIP: 06376BNPS	Final Terms - CUSIP: 06376BNQ	Final Terms - CUSIP: 06376BNR

	atures 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	<u> </u>	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
<u> </u>	Unique identifier (eg CUSIP, ISIN, or Bloomberg	<u> </u>	DWO	DINIO	Silio
2	identifier for private placement)	06376BNS3	06376BNT1	06376BNV6	06376BNW4
	Commission law(s) of the instrument		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section				
Ja	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6		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	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 3	USD 3.371	USD 2	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10/17/2024	10/21/2024	10/25/2024	10/24/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10/17/2031	10/21/2036	10/25/2027	10/24/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 17-Apr-2026	At par on 21-Oct-2026	At par on 25-Oct-2025	At par on 24-Oct-2025
		17, commencing Apr 17, 2026 up to and excluding the maturity	to and excluding the maturity	25, commencing Oct 25, 2025 up to and excluding the maturity	24, commencing Oct 24, 2025 up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date	date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.82%	5.00%	4.40%	4.70%
19	Existence of a dividend stopper		No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to				
21	redeem Noncumulative or cumulative	No	No Cumulative	No Cumulative	No Cumulative
22	Convertible or non-convertible	Cumulative 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
-	If any antible were letter and the		.	N 1/2	\
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	N/A	N/A	N/A	N/A
28	into				
	If convertible, specify issuer of instrument it				
29	converts into	N/A	N/A	N/A	N/A
30		No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation		1		
	(specify instrument type immediately senior to				
35	instrument)		Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	·		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	MTN Prospectus Supplement	MTN Prospectus Supplement
	Dricing Supplement (if anniisable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06376BNS3	Final Terms - CUSIP: 06376BNT1	Final Terms - CUSIP: 06376BNV6	Final Terms - CUSIP: 06376BNW

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06376BNX2	06376BNY0	06376BNZ7	06368MCA0
			Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	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	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
	7				
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 3	USD 10.27	USD 9.2	6
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	10/24/2024	10/25/2024	10/31/2024	11/1/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10/24/2031	10/25/2029	10/31/2029	11/1/2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 24-Apr-2026	At par on 25-Oct-2025	At par on 31-Oct-2025	1-Nov-26
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		At par on each April and October 31, commencing Oct 31, 2025 up to and excluding the maturity date	
10	Coupons/dividends	date	and excluding the maturity date	date	maturity Bate
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.80%	4.90%	5.00%	Zero Coupon, 4.14%
19	Existence of a dividend stopper	No	No	No Signatura	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to	Wallactory	Manacory	Manadory	Mandatory
21	redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
20	il convenible, conversion rate	IV/A	IV/A	IN/A	IV/A
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	N/A	N/A	N/A	N/A
28	into				
	If convertible, specify issuer of instrument it			l	l
29	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, full or partial				
33	If write-down, permanent or temporary				ļ
0.4	If temporary write-down, description of write-				
34	down mechanism	Franchis for a la " "	Franchise for a large of	Funnation for the state of the	Funnation for the state of the
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
1	Position in subordination hierarchy in liquidation				
0.5	(specify instrument type immediately senior to	Designation Designation Committee	Designation to Designation to the second	David a case to December 1991	David a case to December 1991
35	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	MTN Prospectus	MTN Prospectus	MTN Prospectus	
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	
Ī					İ
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06376BNX2	Final Terms - CUSIP: 06376BNY	Final Terms - CUSIP: 06376BNZ	Final Terms - CUSIP: 06368MCA

(\$ million	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368MCB8	06368MCC6	06368MCJ1	06368MCK8
	identifier for private placementy	ОООООМОВО	COCCONICCO	COOCCINICOT	COCCOMONO
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Means by which enforceability requirement of Section	от Сапаца аррпсавте птетепт	от Сапада арріїсаріє пістепт	or Cariada applicable triereiri	ог Сапаца арріїсаріе піегені
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
10	Par value of instrument Accounting classification	Liability - fair value option	Lightlity fair value ention		
11	Original date of issuance / Settlement	11/1/2024	Liability - fair value option 11/1/2024	Liability - fair value option 11/1/2024	Liability - fair value option 11/4/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	11/1/2039	11/1/2039		11/4/2029
14	issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 01-Nov-2033	At par on 01-Nov-2034	1-Nov-26	At par on 04-Nov-2026
		At par on each May and November 1, commencing Nov	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, 2033 up to and excluding the	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	maturity date	and excluding the maturity date	maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.38%	4.35%	Zero Coupon, 4.60%	4.10%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or				
20	mandatory	Mandatan	Mandatan	Mandatan	Mandatory
1	mandatory Existence of a step up or other incentive to	Mandatory	Mandatory	Mandatory	Mandatory
21	mandatory Existence of a step up or other incentive to redeem	Mandatory No	No	No	Mandatory No
22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	No 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	No Cumulative Non-convertible
22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative
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	No Cumulative Non-convertible 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	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	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	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Cumulative Non-convertible N/A N/A N/A 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	No Cumulative Non-convertible 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	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A 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	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, 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	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A 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) If write-down, full or partial If write-down, permanent or temporary	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A 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	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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, 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	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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation	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	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 Exemption from subordination 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 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	No Cumulative Non-convertible 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	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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	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	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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	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	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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 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	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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	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	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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 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	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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 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	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No 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 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 Exemption from subordination Pari pasu to Deposit Liabilities No

(\$ million	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368MCL6	06368MCQ5	06368MCR3	06376BNU8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
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
	7.				
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	1.5	15	52.23	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	11/4/2024	11/4/2024	11/4/2024	11/4/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	11/4/2029	11/4/2039	11/4/2027	11/4/2039
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 04-Nov-2026	4-Nov-25	4-Nov-25	At par on 04-Nov-2025
	·	·			i i
		At par on each May and			At par on each May and
		November 4, commencing Nov	On each May and November 4,	On each May and November 4,	November 4, commencing Nov
		4, 2026 up to and excluding the	commencing Nov 4, 2025 up to	commencing Nov 04, 2025 up to	4, 2025 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	and excluding the maturity date	and excluding the maturity date	
1	Coupons/dividends	maturity date	and oxoldering the materity date	and excluding the maturity date	maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	,			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 3.79%	Fixed Zero Coupon, 6.50%	Fixed Zero Coupon, 4.02%	Fixed 5.25%
	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	Fixed	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 3.79%	Fixed Zero Coupon, 6.50% No	Fixed Zero Coupon, 4.02% No	Fixed 5.25% No
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 3.79%	Fixed Zero Coupon, 6.50%	Fixed Zero Coupon, 4.02%	Fixed 5.25%
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 Existence of a step up or other incentive to	Fixed 3.79% No Mandatory	Fixed Zero Coupon, 6.50% No Mandatory	Fixed Zero Coupon, 4.02% No	Fixed 5.25% No
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 3.79% No Mandatory	Fixed Zero Coupon, 6.50% No Mandatory No	Fixed Zero Coupon, 4.02% No Mandatory No	Fixed 5.25% 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	Fixed 3.79% No Mandatory No Cumulative	Fixed Zero Coupon, 6.50% No Mandatory No Cumulative	Fixed Zero Coupon, 4.02% No Mandatory	Fixed 5.25% No Mandatory No Cumulative
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 3.79% No Mandatory	Fixed Zero Coupon, 6.50% No Mandatory No	Fixed Zero Coupon, 4.02% No Mandatory No	Fixed 5.25% 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 Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 3.79% No Mandatory No Cumulative	Fixed Zero Coupon, 6.50% No Mandatory No Cumulative Non-convertible N/A	Fixed Zero Coupon, 4.02% 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	Fixed 3.79% No Mandatory No Cumulative Non-convertible	Fixed Zero Coupon, 6.50% No Mandatory No Cumulative Non-convertible	Fixed Zero Coupon, 4.02% No Mandatory No Cumulative Non-convertible	Fixed 5.25% 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 3.79% No Mandatory No Cumulative Non-convertible N/A	Fixed Zero Coupon, 6.50% No Mandatory No Cumulative Non-convertible N/A	Fixed Zero Coupon, 4.02% No Mandatory No Cumulative Non-convertible N/A	Fixed 5.25% 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 3.79% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero Coupon, 6.50% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero Coupon, 4.02% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.25% No Mandatory No Cumulative 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 3.79% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero Coupon, 6.50% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero Coupon, 4.02% 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, rully or partially If convertible, conversion rate	Fixed 3.79% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero Coupon, 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero Coupon, 4.02% 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 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 3.79% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero Coupon, 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero Coupon, 4.02% 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 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 3.79% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero Coupon, 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero Coupon, 4.02% 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 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	Fixed 3.79% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Zero Coupon, 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Zero Coupon, 4.02% 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
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 3.79% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero Coupon, 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero Coupon, 4.02% No Mandatory No Cumulative Non-convertible 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
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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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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 3.79% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero Coupon, 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero Coupon, 4.02% No Mandatory No Cumulative Non-convertible 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
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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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 3.79% 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 Zero Coupon, 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed Zero Coupon, 4.02% 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	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A
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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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus (if applicable)	Fixed 3.79% 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 Zero Coupon, 6.50% 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 N/A	Fixed Zero Coupon, 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed 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 N/A MTN Prospectus

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in			
		Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368MCZ5	06368MCY8	06368MDB7	06368MDA9
	identifier for private placementy	00300101023	003000000000000000000000000000000000000	00300IVIDB1	00300WIDA9
	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Means by which enforceability requirement of Section	oi Cariada applicable triereiri	oi Canada applicable triefeiri	oi Canada applicable triefeiri	oi Canada applicable triereiri
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	2.361	2.609	USD 1.57	USD 0.235
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 11/5/2024			
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	11/5/2029	11/5/2029	11/5/2029	11/5/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 05-Nov-2025			
		At par on each May and			
		November 4, commencing Nov 4, 2025 up to and excluding the	November 5, commencing Nov 5, 2025 up to and excluding the	November 5, commencing Nov 05, 2025 up to and excluding the	November 5, commencing Nov 05, 2025 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date	maturity date
	Coupons/dividends	,	,	,	,
17	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 4.15%	Fixed 4.00%	Fixed 5.30%	Fixed 5.10%
18 19	Existence of a dividend stopper	No 4.15%	No 4.00%	No 5.30%	No 5.10%
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
20	comorasis, someonomitate	. 4, . 4			. 47 - 6
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
20	If convertible, specify instrument type convertible				
28	into If convertible, specify issuer of instrument it				
29	converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial				
	dom, run or purtius				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	If temporary write-down, description of write-down mechanism	Everytion from a the sales at a	Examplian from a headle-tile	Examplian from a heading-time	Everytion from outperlineting
	If temporary write-down, description of write- down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34	If temporary write-down, description of write-down mechanism	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
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			
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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			
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			
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2. Overhelf or University (1987) of Miscontrol (1987) (198			regulatory capital	regulatory capital	regulatory capital	regulatory capital
2 Conversely selective for protein placement of Scotters Active system information from the control of Control and the Lines of Control and the Lines of Control and the Lines of Control and the Lines of Control and the Lines of Control and the Lines of Control and the Lines of Control and the Lines of Control and the Lines of Control and the Lines of Control and the Lines of Control and Lines of Control	1		BMO	BMO	BMO	BMO
Sometime Based of the resources of Control and Pale Season of Control and P	2		06367YGG8	06376BYA0	06376BYB8	06368MCM4
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30 13 of the TLAC Farm Street in between the content of the Co						
Regulatory resourcest N.A.	3a	13 of the TLAC Term Sheet is achieved (for other				
4 Provisional Social Incises NAA NA NA NA NA NA NA NA NA NA NA NA NA			Contractual	Contractual	Contractual	Contractual
Secretarian explanation (Comment of the Control o	4		N/A	N/A	N/A	N/A
Testiment Open Control	5		N/A			
Printing in regulatory capital (Currency) in MA NA NA NA NA NA NA NA NA NA NA NA NA NA						
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		mstrument type	Other TEAC Instrument	Other TLAC Instrument	Other TLAC Instrument	Other TLAC Instrument
19 Per value of instrument (Librilly - fair value options (Lib						
10 Copyrative of Electronic Cell Selection Liability - Fer value option Liability - F						
11 Original date of insurance / Settlements						Liability - fair value option
11.6 Insurer call subject to prior supervisory approval 11.6 Insurer call subject to prior supervisory approval 11.6 Insurer call subject to prior supervisory approval 11.6 Insurer call subject to prior supervisory approval 11.6 Insurer call subject to prior supervisory approval 11.6 Insurer call subject to prior supervisory approval 11.6 Insurer call dusts, confrigent rail dutes and 11.6 Insurer call dusts, confrigent rail dutes and 11.6 Insurer call dusts, and approved to the description amount / billial maturity At par on each May and November 5, commencing Nov 05, 2005 up to an excluding the 05			, ,			11/8/2024
Tell			Dated	Dated	Dated	Dated
Coptional call date, contriggent call dates and setting the elementary of the elemen						11/8/2034 Yes
A par on 05-May-2025 Al par on 05-May-2026 B-No B-No B-No B-No B-No B-No B-No B-No	14	issuer can subject to prior supervisory approval	163	163	Tes	165
A par on 05-May-2025 Al par on 05-May-2026 B-No B-No B-No B-No B-No B-No B-No B-No						
A par on 05-May-2025 Al par on 05-May-2026 B-No B-No B-No B-No B-No B-No B-No B-No						
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November 5, commencing May Ob, 2025 up to and excluding the maturity date of 5, 2026 up to an excluding the maturity date of 2025 up to an excluding the maturity date of 2025 up to an excluding the maturity date of 2026 up to an excluding the maturity date of 2025 up to and excluding the maturity date of 2026 up to an excluding the maturity date of 2026 up to an excluding the maturity date of 2026 up to an excluding the maturity date of 2026 up to an excluding the maturity date of 2026 up to an excluding the maturity date of 2026 up to an excluding the maturity date of 2026 up to an excluding the maturity date of 2026 up to an excluding the maturity date of 2026 up to an excluding the maturity date of 2026 up to 2026						
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November 5, commencing May OS, 2025 up to and excluding the maturity date of 5, 2026 up to and excluding the maturity date of maturity date ma						
November 5, commencing May Ob, 2025 up to and excluding the maturity date of 5, 2026 up to and excluding the maturity date of commencing May Ob, 2025 up to and excluding the maturity date of 2026 up to and excluding the maturity date of 2026 up to and excluding the maturity date of 2026 up to and excluding the maturity date of 2026 up to and excluding the maturity date of 2026 up to and excluding the maturity date of 2026 up to and excluding the maturity date of 2026 up to and excluding the maturity date of 2026 up to and excluding the maturity date of 2026 up to 20			At par on each May and	At par on each May and	At par on each May and	
16 Subsequent call dates, if applicable maturity date						On each May and November 8,
Coupons/dividends		0.1			,	commencing Nov 8, 2025 up to
17 Fixed or floating dividend/coupon Step Up Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Step Up S	16		maturity date	maturity date	maturity date	and excluding the maturity date
19	17	,	Step Up	Fixed	Fixed	Fixed
Fully discretionary, partially discretionary or mandatory Mandator		·				Zero Coupon, 5.25%
Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory	19		No	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		Mandatory	Mandatory	Mandatory	Mandatory
22 Noncumulative or cumulative Cumulative Non-convertible Non-co			•	-	•	
23 Convertible or non-convertible Non-converti						
24						
If convertible, conversion rate	24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
If convertible, mandatory or optional conversion N/A						
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it forward in the convertible into If convertible, specify issuer of instrument it forward into the convertible into forward into the convertible into forward into the convertible into forward into the convertible into forward into the convertible into forward into the convertible into forward into the convertible into forward into the convertible into forward into the convertible into forward into the convertible into forward into the convertible into forward into the convertible into forward into the convertible into forward into	26	ir convertible, conversion rate	N/A	IN/A	N/A	N/A
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it forward in the convertible into If convertible, specify issuer of instrument it forward into the convertible into forward into the convertible into forward into the convertible into forward into the convertible into forward into the convertible into forward into the convertible into forward into the convertible into forward into the convertible into forward into the convertible into forward into the convertible into forward into the convertible into forward into the convertible into forward into the convertible into forward into	27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
If convertible, specify issuer of instrument it convertis into 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				
29 converts into N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	28					
30 Write-down feature	29		N/A	N/A	N/A	N/A
32 If write-down, permanent or temporary If temporary write-down, description of write- down mechanism 34 Type of subordination		Write-down feature				
If temporary write-down, description of write- down mechanism 34 Type of subordination						
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-compliant transitioned features No No No No If yes, specify non-compliant features No/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) If temporary write-down, description of write- down mechanism Exemption from subordination Fair pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilit						
34 down mechanism Exemption from subordination Exempti	- 55					
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 35 instrument) 36 Non-compliant transitioned features 37 If yes, specify non-compliant features NO NO NO NO NO NO NO NO NO N		down mechanism				
(specify instrument type immediately senior to instrument) 36			Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35 instrument)	34a	**		1		
37 If yes, specify non-compliant features N/A N/A N/A N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus MTN Prospectus MTN Prospectus MTN Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement Pricing Supplement (if applicable)	34a	Position in subordination hierarchy in liquidation				
Prospectus / Base Shelf Prospectus / Short Form Prospectus MTN Prospectus MTN Prospectus MTN Prospectus MTN Prospectus MTN Prospectus MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement Pricing Supplement (if applicable)		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
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	35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	No	No
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	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	No	No	No
MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement Pricing Supplement (if applicable)	35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No	No	No	No
MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement Pricing Supplement (if applicable)	35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No N/A	No N/A	No N/A	No
Pricing Supplement (if applicable)	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	No N/A	No N/A	No
	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 MTN Prospectus	No N/A MTN Prospectus	No N/A MTN Prospectus	No
Final Terms - CUSIP: 06367YGGI Final Terms - CUSIP: 06376BYAI Final Terms - CUSIP: 06376BYAI Final Terms - CUSIP: 06368N	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 MTN Prospectus	No N/A MTN Prospectus	No N/A MTN Prospectus	No
	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)	No N/A MTN Prospectus MTN Prospectus Supplement	No N/A MTN Prospectus MTN Prospectus Supplement	No N/A MTN Prospectus MTN Prospectus Supplement	No N/A

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06376BYC6	06376BYD4	06368MDK7	06368MDN1
		Dravings of Ontaria and the laws	Dravings of Ontaria and the laws	Dravings of Optorio and the laws	Dravings 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	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	.	11/2	N.//2	N1/A
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 1	N/A USD 26.7	N/A	N/A 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	11/8/2024	11/14/2024	11/15/2024	11/18/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	11/8/2034	11/14/2029	11/15/2029	11/18/2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 08-Nov-2026	At par on 14-Nov-2025	At par on 15-Nov-2025	18-Nov-25
10	rosempuon amount, minarmatant,	7 K Pail 611 60 1101 2020	7 K pai cii 1 1 1101 2020	7 K PGI GII 10 1101 2020	10 1101 20
		At par on each May and	At par on each May and	At par on each May and	
		November 8, commencing Nov	November 14, commencing Nov	November 15, commencing Nov	On each May and November 18,
16	Subsequent call dates, if applicable	08, 2026 up to and excluding the maturity date	14, 2025 up to and excluding the maturity date	15, 2025 up to and excluding the maturity date	commencing Nov 18, 2025 up to and excluding the maturity date
10	Coupons/dividends	matarity date	matarity date	materity date	and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.15%	5.10%	4.00%	Zero Coupon, 4.15%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to			,	
21	redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
20	If convertible, specify issuer of instrument it				
29	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, full or partial				
33	If write-down, permanent or temporary If temporary write-down, description of write-				
34	down mechanism				
				Exemption from subordination	Exemption from subordination
34a	Type of subordination	Exemption from subordination	Exemption from subordination		
34a	Type of subordination Position in subordination hierarchy in liquidation	Exemption from subordination	Exemption from subordination	,	l
	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to			B	B
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	Pari pasu to Deposit Liabilities
35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	No	No
35	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities		-
35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	No	No
35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	No	No
35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	No	No
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 MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No	No
35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	No	No
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	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No	No
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	Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	No N/A	No

(WITHIN W)	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06376BYG7	293940304	06368MDQ4	06368MDW1
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory conital (Currency in				
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 100	USD 14	0.104	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	11/18/2024	11/19/2024	11/20/2024	11/20/2024
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 2/18/2026	Dated 11/19/2039	Dated 11/20/2029	Dated 11/20/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	, , , , , , , , , , , , , , , , , , , ,				
1					
1	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 18-Aug-2025	19-Nov-29	20-Nov-25	20-Nov-25
		At par on each August and			
		November 18, commencing Aug	On each November 19,	On each May and November 20,	On each May and November 20,
		18, 2025 up to and excluding the	commencing Nov 19, 2029 up to	commencing Nov 20, 2025 up to	commencing Nov 20, 2025 up to
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	and excluding the maturity date	and excluding the maturity date	and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.75%	Zero Coupon, 5.78%	Zero Coupon, 4.30%	Zero Coupon, 4.15%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	NA	Manufatan .	Mandatory	l.,
20	Existence of a step up or other incentive to	Mandatory	Mandatory	HVIANGALOIV	
21					Mandatory
22	redeem	No	No	No	Mandatory
	Noncumulative or cumulative	No Cumulative	No Cumulative	•	,
23	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
24	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
24 25	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
24	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	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	No Cumulative Non-convertible N/A N/A N/A
24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
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 If convertible, specify instrument type convertible into	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	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
24 25 26 27 28 29 30 31 32	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	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	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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 Position in subordination hierarchy in liquidation	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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
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 instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, tull or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	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 N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
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, full or partial If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative 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	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 Pari pasu to Deposit Liabilities
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	Cumulative 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	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 Exemption from subordination Pari pasu to Deposit Liabilities No
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 instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative 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 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 Pari pasu to Deposit Liabilities
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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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
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 instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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	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
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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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
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	Cumulative 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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus	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 Exemption from subordination Pari pasu to Deposit Liabilities No
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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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
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	Cumulative 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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus	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 Exemption from subordination Pari pasu to Deposit Liabilities No
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, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus NIP 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	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

(\$ millior	eatures Of Regulatory Capital Instruments as except as noted)				
		lackeded in TLAC act included in	Indicated in TLAC and included in	Included in TLAC act included in	lacked ad in TLAC and included in
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	BMO	ВМО	ВМО
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368MDV3	06368MDR2	06368MDT8	06376BYF9
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
0-	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5 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
0	Amount recognised in regulatory capital (Currency in	N1/0	N1/A	NI/A	N1/A
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 0.053	N/A 0.103	N/A 0.102	N/A USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	11/20/2024	11/20/2024	11/20/2024	11/21/2024
12	Perpetual or dated Original maturity date / Final maturity	Dated 11/20/2029	Dated 11/20/2034	Dated 11/20/2034	Dated 11/21/2036
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
45	Optional call date, contingent call dates and redemption amount / Initial maturity	20 Nov 25	At par on 20-Nov-2025	At par on 20-Nov-2025	At per en 24 New 2026
15	recemption amount / initial maturity	20-11007-25	At par on 20-Nov-2025	At par on 20-Nov-2025	At par on 21-Nov-2026
			At par on each May and	At par on each May and	At par on each May and
		On each May and November 20,	November 20, commencing Nov	November 20, commencing Nov	November 21, commencing Nov
16	Subsequent call dates, if applicable	commencing Nov 20, 2025 up to and excluding the maturity date	20, 2025 up to and excluding the maturity date	20, 2025 up to and excluding the maturity date	21, 2026 up to and excluding the maturity date
	Coupons/dividends	and the same of th			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18					
10	Coupon rate and any related index	Zero Coupon, 5.75%	4.50%	4.30%	5.40%
19	Existence of a dividend stopper	Zero Coupon, 5.75% No	4.50% No	4.30% No	5.40% No
19 20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory				
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	No Mandatory	No Mandatory	No Mandatory	No Mandatory
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory	No Mandatory No	No Mandatory No	No Mandatory
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	No Mandatory	No Mandatory	No Mandatory	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)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	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 If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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 N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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 N/A
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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 N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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 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-	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 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, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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 instrument trype convertible into Write-down feature If 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	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
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 instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 344 345	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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 Write-down full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory 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 34 344 345	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, full or partiall If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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 N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory 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 N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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 Write-down feature If write-down, full or partiall If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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 N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus	No Mandatory 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 N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus (if applicable)	No Mandatory 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 N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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 Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus	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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	BIVIO	БІЛО	BIVIO
2	identifier for private placement)	06376BYK8	06376BYL6	06376BYJ1	06376BYH5
	, ,				
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section				
Sa	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 8	USD 11.665	USD 6	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	11/21/2024	11/21/2024	11/22/2024	11/26/2024
12	Perpetual or dated	Dated 44/04/0000	Dated 44/04/0004	Dated 44/00/0007	Dated 44/00/2007
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	11/21/2029 Yes	11/21/2034 Yes	11/22/2027 Yes	11/26/2027 Yes
-1-	issue: can subject to prior supervisory approval	163	163	163	163
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 21-Nov-2025	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	At par on each May and
		November 21, commencing Nov 21, 2025 up to and excluding the	November 21, commencing May 21, 2026 up to and excluding the	November 22, commencing Nov 22, 2025 up to and excluding the	November 26, commencing May 26, 2025 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date	maturity date
-10	Coupons/dividends	maturity date	maturity date	maturity date	materity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.10%	5.30%	4.80%	4.90%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
24	Existence of a step up or other incentive to	No	No	No	
21	redeem Noncumulative or cumulative	No Cumulative	No		
23	Convertible or non-convertible				No Cumulative
24			Cumulative Non-convertible	Cumulative	Cumulative
25		Non-convertible N/A	Non-convertible N/A		
	If convertible, conversion trigger (s) If convertible, fully or partially	Non-convertible	Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
26	If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
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 N/A	Cumulative Non-convertible N/A N/A N/A N/A
	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Non-convertible N/A N/A	Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
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	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 N/A	Cumulative Non-convertible N/A N/A N/A N/A
26	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A
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	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 N/A	Cumulative Non-convertible N/A N/A N/A N/A
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	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
26 27 28 29	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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	Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33 34	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Non-convertible 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	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
26 27 28 29 30 31 32 33	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33 34	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation	Non-convertible 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	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
26 27 28 29 30 31 32 33 34	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	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
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	Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative 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
26 27 28 29 30 31 32 33 34 34a 35	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary 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 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
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative 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
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative 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
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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	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	Cumulative 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	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
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A 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	Cumulative 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	Cumulative 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
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A 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 MTN Prospectus Supplement	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus

	eatures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
0	Unique identifier (eg CUSIP, ISIN, or Bloomberg	002700VE0	OCCOME IO	OCCOME IO	000700\/A44
2	identifier for private placement)	06376BYE2	06368MEJ9	06368MEH3	06376BYM4
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	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	Contractual
	Regulatory treatment				
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 11	USD 0.742	USD 1.212	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	11/27/2024 Dated	11/28/2024 Dated	11/28/2024 Dated	11/29/2024 Dated
13	Original maturity date / Final maturity	11/27/2029	11/28/2027	11/28/2027	11/29/2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and	A	A	A	A
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 29-Nov-2025
		At par on each May and November 27, commencing Nov	At par on each May and November 28, commencing Nov	At par on each May and November 28, commencing Nov	At par on each May and November 29, commencing Nov
		27, 2025 up to and excluding the	28, 2025 up to and excluding the	28, 2025 up to and excluding the	29, 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	Fixed	Fixed
18	Coupon rate and any related index	5.25%	5.10%	4.95%	4.72%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatan	Mandatan	Mondatory
20	Existence of a step up or other incentive to	IMARIGATORY	Mandatory	Mandatory	Mandatory
21	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	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
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
	1			14//	
	If convertible records to the convertible record	NI/A	NI/A		NIA
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A	N/A		N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it			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
28 29 30	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature			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
28 29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A	N/A	N/A	N/A
28 29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A	N/A	N/A	N/A
28 29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A No	N/A No	N/A 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	N/A
28 29 30 31 32 33 34 34a	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	N/A No Exemption from subordination	N/A No Exemption from subordination	N/A N/A No Exemption from subordination	N/A No Exemption from subordination
28 29 30 31 32 33 34 34a 35	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-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 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 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	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 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	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
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	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	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 No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	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 No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A 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 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 MTN Prospectus
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A 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	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus

(\$ million	atures Of Regulatory Capital Instruments is except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BINIO	DINO	BINO	BINO
2	identifier for private placement)	06376BYN2	06368MEM2	06376BYP7	06368MFA7
2	Coverning law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	or Canada applicable therein	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				
Ja	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractal	Communication	Contractal	Contractadi
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
<u>6</u> 7	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
	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 3	6.6		USD 0.985
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	11/29/2024	12/2/2024	12/2/2024	12/9/2024
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 11/29/2029	Dated 12/2/2034	Dated 12/2/2031	Dated 12/9/2029
13	Issuer call subject to prior supervisory approval	11/29/2029 Yes	12/2/2034 Yes	12/2/2031 Yes	12/9/2029 Yes
14		100	100	100	1.00
1					
	Out to the self-self-self-self-self-self-self-self-				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 29-Nov-2025	2-Dec-25	At par on 02-Jun-2026	9-Dec-25
15	recemption amount / Initial maturity	At par on 29-110V-2025	Z-Dec-25	At par on 02-Jun-2026	9-Dec-25
		At par on each May and		At par on each June and	
		November 29, commencing Nov	On each June and December 2,	December 2, commencing Jun 2,	On each June and December 9,
16	Subsequent call dates if applicable	November 29, commencing Nov 29, 2025 up to and excluding the	commencing Dec 02, 2025 up to	December 2, commencing Jun 2, 2026 up to and excluding the	commencing Dec 09, 2025 up to
16	Subsequent call dates, if applicable Coupons/dividends	November 29, commencing Nov		December 2, commencing Jun 2,	
16		November 29, commencing Nov 29, 2025 up to and excluding the	commencing Dec 02, 2025 up to	December 2, commencing Jun 2, 2026 up to and excluding the	commencing Dec 09, 2025 up to
	Coupons/dividends	November 29, commencing Nov 29, 2025 up to and excluding the maturity date	commencing Dec 02, 2025 up to and excluding the maturity date	December 2, commencing Jun 2, 2026 up to and excluding the maturity date	commencing Dec 09, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	November 29, commencing Nov 29, 2025 up to and excluding the maturity date	commencing Dec 02, 2025 up to and excluding the maturity date Fixed	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
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 29, commencing Nov 29, 2025 up to and excluding the maturity date Fixed 5.05%	commencing Dec 02, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.25% No	December 2, commencing Jun 2, 2026 up to and excluding the maturity date Fixed 5.15%	commencing Dec 09, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.75% 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	November 29, commencing Nov 29, 2025 up to and excluding the maturity date Fixed 5.05%	commencing Dec 02, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.25%	December 2, commencing Jun 2, 2026 up to and excluding the maturity date Fixed 5.15%	commencing Dec 09, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.75%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	November 29, commencing Nov 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory	commencing Dec 02, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.25% No 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
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 29, commencing Nov 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory	commencing Dec 02, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No	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
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 29, commencing Nov 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative	commencing Dec 02, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative	December 2, commencing Jun 2, 2026 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative	commencing Dec 09, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.75% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	November 29, commencing Nov 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory	commencing Dec 02, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No	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
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 29, commencing Nov 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A	commencing Dec 02, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A	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	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
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 29, commencing Nov 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A	commencing Dec 02, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A	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
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other 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 29, commencing Nov 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Dec 02, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 2, commencing Jun 2, 2026 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative No/-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
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, tully or partially If convertible, conversion rate	November 29, commencing Nov 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A	commencing Dec 02, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A	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	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
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	November 29, commencing Nov 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Dec 02, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 2, commencing Jun 2, 2026 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative No/-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
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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 29, commencing Nov 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Dec 02, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 2, commencing Jun 2, 2026 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative No/-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
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	November 29, commencing Nov 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Dec 02, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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	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
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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 29, commencing Nov 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Dec 02, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 2, commencing Jun 2, 2026 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative No/-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
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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	November 29, commencing Nov 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Dec 02, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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 N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	November 29, commencing Nov 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Dec 02, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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 N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	November 29, commencing Nov 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Dec 02, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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 N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down, 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-	November 29, commencing Nov 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Dec 02, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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 N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 29, commencing Nov 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	commencing Dec 02, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	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	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 N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination	November 29, commencing Nov 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Dec 02, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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 N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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 hierarchy in liquidation	November 29, commencing Nov 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	commencing Dec 02, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	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	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 N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination	November 29, commencing Nov 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination	commencing Dec 02, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from 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 N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	November 29, commencing Nov 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	commencing Dec 02, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	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	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 N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into 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)	November 29, commencing Nov 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing Dec 02, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	December 2, commencing Jun 2, 2026 up to and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative 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 N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into 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	November 29, commencing Nov 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Dec 02, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	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
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If tried-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 29, commencing Nov 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	commencing Dec 02, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 29, commencing Nov 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	commencing Dec 02, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	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 P/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 N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If tried-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 29, commencing Nov 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	commencing Dec 02, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, 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 (if applicable)	November 29, commencing Nov 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	commencing Dec 02, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	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 P/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 N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If tried-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 29, commencing Nov 29, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	commencing Dec 02, 2025 up to and excluding the maturity date Fixed Zero Coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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 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

	eatures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in			
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368MFB5	06376BYQ5	06368MFC3	06368MFF6
	naoriino ioi pirvate piacomonij	OGCOON! BO	000102100	OGCOOM! GO	0000011110
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section	or cariada applicable tricreiri	ог оапада аррисаліс пістент	ог оапада аррисаліс пістент	ог оапада арріюавіс іпстепт
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
10	Par value of instrument Accounting classification	22.265 Liability - fair value option	USD 9.5	0.481 Liability - fair value option	0.613
11	Original date of issuance / Settlement	12/12/2024	Liability - fair value option 12/12/2024	12/13/2024	Liability - fair value option 12/13/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	12/12/2029	12/12/2029	12/13/2034	12/13/2034
14	issuer can subject to prior supervisory approvai	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	12-Dec-26	At par on 12-Dec-2025	13-Dec-29	13-Dec-29
		On each March, June, September and December 12,	At par on each June and December 12, commencing Dec	On each June and December 13,	On each June and December 13.
		commencing Dec 12, 2026 up to	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	and excluding the maturity date	maturity date	and excluding the maturity date	and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 4.21%	5.15%	Zero Coupon, 4.90%	Zero Coupon, 4.75%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to	Mandatory	ivialidatory	ivialidatory	iviaridatory
21	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
21	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	IVA	IN/A	IN/A	IN/A
28	into				
00	If convertible, specify issuer of instrument it	NI/A	N/A	NI/A	NI/A
29 30	converts into Write-down feature	N/A No	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation				
1	(specify instrument type immediately senior to	Pari pasu to Deposit Liabilities			
35	instrument)			No	No
35 36	instrument) Non-compliant transitioned features	No	No		
			N/A	N/A	N/A
36	Non-compliant transitioned features	No			N/A
36	Non-compliant transitioned features If yes, specify non-compliant features	No			N/A
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No	N/A		N/A
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No	N/A MTN Prospectus		N/A
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No	N/A		N/A
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No	N/A MTN Prospectus		N/A
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No N/A	MTN Prospectus MTN Prospectus Supplement	N/A	N/A Final Terms - CUSIP: 06368MFF6

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in			
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368MFE9	06368MFV1	06368MFU3	06368MFT6
	Identifier for private placement)	00000Wii E3	OGGOGIVII V I	000001111 00	0000011111
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Means by which enforceability requirement of Section	от Сапада аррпсавле плетент	от Сапада арріїсаріе і петепт	or Cariada applicable triereiri	от Сапада арріїсавте птегент
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9 10	Par value of instrument Accounting classification	USD 1 Liability - fair value option	Liability fair value ention	12.5 Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12/13/2024	Liability - fair value option 12/13/2024	12/13/2024	12/16/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	12/13/2034	12/13/2029	12/13/2029	12/16/2031
14	issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	13-Dec-29	13-Dec-25	13-Dec-27	At par on 16-Dec-2027
		On each June and December 13,	On each June and December 13,	On each June and December 13,	At par on each June and December 16, commencing Dec
		commencing Dec 13, 2029 up to	commencing Dec 13, 2025 up to	commencing Dec 13, 2027 up to	16, 2027 up to and excluding the
16	Subsequent call dates, if applicable	and excluding the maturity date	and excluding the maturity date	and excluding the maturity date	maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 6.1%	Zero Coupon, 4.29%	Zero Coupon, 4.17%	4.06%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to	Manuatory	IMARIGATORY	Ivialidatory	ivial idatol y
21	redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
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
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	IVA	IV/A	IN/A	IN/A
28	into				
00	If convertible, specify issuer of instrument it	N1/A	NI/A	NI/A	NI/A
29 30	converts into Write-down feature	N/A No	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)				-
32	If write-down, full or partial				
33	If write-down, permanent or temporary If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation				
35	(specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities			
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	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)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368MFE9	Final Terms - CUSIP: 06368MFV	Final Terms - CUSIP: 06368MFU	Final Terms - CUSIP: 06368MFT6

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in			
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368MFY5	06368MGG3	06368MGH1	06368MGJ7
	identifier for private placement)	00000Wii 13	00000WCG0	003001/10111	00300IVIG07
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Means by which enforceability requirement of Section	от Сапада арріїсаріє і петент	от Сапада арріїсаріе петепт	or Cariada applicable triereiri	от Сапаца арріїсавте плетент
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
10	Par value of instrument Accounting classification	Liability - fair value option	Lightlity foir value entire	Liability - fair value option	0.46
11	Original date of issuance / Settlement	12/18/2024	Liability - fair value option 12/19/2024	12/19/2024	Liability - fair value option 12/20/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12/18/2034	12/19/2036		
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 18-Dec-2033	At par on 19-Dec-2025	At par on 19-Dec-2035	At par on 20-Dec-2025
		At par on each June and			
		December 18, commencing Dec	December 19, commencing Dec	December 19, commencing Dec	December 20, commencing Dec
40	Cubana wantan II datan if analisah la	18, 2033 up to and excluding the	19, 2025 up to and excluding the	19, 2035 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	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.86%	4.35%	4.00%	4.03%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to				
21	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 If convertible, conversion rate	N/A N/A	N/A	N/A N/A	N/A N/A
26	" convenible, convension rate	IWA	N/A	IN/A	IN/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
00	If convertible, specify instrument type convertible				
28	into If convertible, specify issuer of instrument it				
29	converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial				
33	If write-down, permanent or temporary				
_	If temporary write-down, description of write-	·			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
J∺a	Position in subordination hierarchy in liquidation	Exemplion nom suborulliduon	Exemplion nom suborullation	Exemplion from Suborullation	Exemplion nom suborullation
	(specify instrument type immediately senior to				
35	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
<u> </u>	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus				
				 	
	Supplement to Base Shelf Prospectus (if applicable)				
	Supplement to Base Shelf Prospectus (if applicable)				
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368MFY8	Final Terms - CUSIP: 06368MGG	Final Terms - CUSIP: 06368MGH	Final Terms - CUSIP: 06368MGJ7

	eatures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	ВМО	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368MGS7	06368MGR9	06368MGW8	06368MGV0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other		_		
-	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	0.5	0.5	USD 0.912	USD 0.171
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12/30/2024	12/30/2024	1/3/2025	1/3/2025
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 12/30/2029	Dated 12/30/2029	Dated 1/3/2030	Dated 1/3/2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	lecasi can casjeet to prior capervisory approva.	100	100	1.00	100
15	Optional call date, contingent call dates and redemption amount / Initial maturity	30-Dec-25	30-Dec-28	At par on 03-Jan-2026	At par on 03-Jan-2026
- 13	redemption amount / mittal maturity	30-Dec-23	30-Dec-20	At par 011 03-3a11-2020	At par 011 03-3a11-2020
				At any an angle lawrence and laste.	
		On each June and December 30,	On each June and December 30,	At par on each January and July 3, commencing Jan 03, 2026 up	At par on each January and July
		commencing Dec 30, 2025 up to	commencing Dec 30, 2028 up to	to and excluding the maturity	3, commencing Jan 3, 2026 up to
I 16	Subsequent call dates, if applicable	• • • • • • • • • • • • • • • • • • • •			
16	Subsequent call dates, if applicable Coupons/dividends	and excluding the maturity date	and excluding the maturity date	date	and excluding the maturity date
16		• • • • • • • • • • • • • • • • • • • •			
	Coupons/dividends	and excluding the maturity date	and excluding the maturity date	date	and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	and excluding the maturity date Fixed	and excluding the maturity date Fixed	date Fixed	and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	and excluding the maturity date Fixed Zero Coupon, 4.28%	and excluding the maturity date Fixed Zero Coupon, 4.10%	date Fixed 5.35% No	and excluding the maturity date Fixed 5.15%
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	and excluding the maturity date Fixed Zero Coupon, 4.28%	and excluding the maturity date Fixed Zero Coupon, 4.10%	date Fixed 5.35%	and excluding the maturity date Fixed 5.15%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	and excluding the maturity date Fixed Zero Coupon, 4.28% No Mandatory	and excluding the maturity date Fixed Zero Coupon, 4.10% No Mandatory	date Fixed 5.35% No Mandatory	and excluding the maturity date Fixed 5.15% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	and excluding the maturity date Fixed Zero Coupon, 4.28% No Mandatory No	and excluding the maturity date Fixed Zero Coupon, 4.10% No Mandatory No	Fixed 5.35% No Mandatory	and excluding the maturity date Fixed 5.15% 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	and excluding the maturity date Fixed Zero Coupon, 4.28% No Mandatory No Cumulative	and excluding the maturity date Fixed Zero Coupon, 4.10% No Mandatory No Cumulative	date Fixed 5.35% No Mandatory No Cumulative	and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	and excluding the maturity date Fixed Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible	and excluding the maturity date Fixed Zero Coupon, 4.10% No Mandatory No Cumulative Non-convertible	date Fixed 5.35% No Mandatory No Cumulative Non-convertible	and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	and excluding the maturity date Fixed Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A	and excluding the maturity date Fixed Zero Coupon, 4.10% No Mandatory No Cumulative Non-convertible N/A	date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A	and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	and excluding the maturity date Fixed Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A N/A	and excluding the maturity date Fixed Zero Coupon, 4.10% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A	and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	and excluding the maturity date Fixed Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A	and excluding the maturity date Fixed Zero Coupon, 4.10% No Mandatory No Cumulative Non-convertible N/A	date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A	and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	and excluding the maturity date Fixed Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A N/A	and excluding the maturity date Fixed Zero Coupon, 4.10% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A	and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	and excluding the maturity date Fixed Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and excluding the maturity date Fixed Zero Coupon, 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate	and excluding the maturity date Fixed Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and excluding the maturity date Fixed Zero Coupon, 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	and excluding the maturity date Fixed Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and excluding the maturity date Fixed Zero Coupon, 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, 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	and excluding the maturity date Fixed Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	and excluding the maturity date Fixed Zero Coupon, 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	and excluding the maturity date Fixed Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and excluding the maturity date Fixed Zero Coupon, 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	and excluding the maturity date Fixed 5.15% 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	and excluding the maturity date Fixed Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	and excluding the maturity date Fixed Zero Coupon, 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	and excluding the maturity date Fixed Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	and excluding the maturity date Fixed Zero Coupon, 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary	and excluding the maturity date Fixed Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	and excluding the maturity date Fixed Zero Coupon, 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	and excluding the maturity date Fixed Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	and excluding the maturity date Fixed Zero Coupon, 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	and excluding the maturity date Fixed Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	and excluding the maturity date Fixed Zero Coupon, 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If tremporary write-down, description of write-down mechanism Type of subordination	and excluding the maturity date Fixed Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	and excluding the maturity date Fixed Zero Coupon, 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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	and excluding the maturity date Fixed Zero Coupon, 4.28% 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, 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	and excluding the maturity date Fixed 5.15% No 5.15% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination
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	eatures Of Regulatory Capital Instruments as except as noted)				
			Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
			regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BMO	BMO	BMO	BMO
2	identifier for private placement)	06376BYR3	06376BYS1	06376BYT9	06376BYU6
	Identifier for private placementy	0007001110	003702101	003702113	000700100
		Province of Ontario and the laws			
3	Governing law(s) of the instrument	of Canada applicable therein			
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules		N/A	N/A	N/A
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 3.1	USD 3	USD 2.845	USD 5
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 12/10/2024	Liability - fair value option 12/17/2024	Liability - fair value option 12/18/2024	Liability - fair value option 12/20/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12/10/2029	12/17/2029	12/18/2026	
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-Dec-2026	At par on 17-Dec-2025	At par on 18-Jun-2025	At par on 20-Dec-2025
		At par on each March, June,	At par on each June and	At par on each June and	At par on each June and
			December 17, commencing Dec	December 18, commencing Jun	December 20, commencing Dec
			17, 2025 up to and excluding the	18, 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	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	5.05% No	5.00% No	4.55% No	4.50% No
19	Fully discretionary, partially discretionary or	110	INO	NO	INO
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to	,,			
21	redeem				
22		No	No	No	No
23	Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative
	Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
25	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
	Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
25 26	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible 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
25	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
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	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible 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
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	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible 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
25 26 27 28 29	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Cumulative Non-convertible N/A N/A N/A N/A N/A	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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A
25 26 27 28 29 30 31	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Cumulative Non-convertible N/A N/A N/A N/A N/A	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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A	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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30 31	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Cumulative Non-convertible N/A N/A N/A N/A N/A	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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A	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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32 33 34	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	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	Cumulative 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	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	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 N/A N/A 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 N/A N/A Exemption from subordination
25 26 27 28 29 30 31 32 33 34 34a 35	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative 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	Cumulative 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 N/A N/A
25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Cumulative 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 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 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
25 26 27 28 29 30 31 32 33 34 34a 35	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative 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	Cumulative 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 N/A N/A
25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Cumulative 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 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 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
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	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	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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A
25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 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 Exemption from subordination Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 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 N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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
25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	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	Cumulative 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	Cumulative 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	Cumulative 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
25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	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	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	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
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 instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BMO	BMO	BMO	BMO
2	identifier for private placement)	06376BYV4	06376BYX0	06376BYW2	06376BYY8
	identifier for private placementy	003702174	003702170	0007001772	000700110
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein			
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 5	USD 10.8	USD 0.882	USD 105
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	12/20/2024 Dated	12/20/2024 Dated	12/23/2024 Dated	12/23/2024 Dated
13	Original maturity date / Final maturity	12/20/2029	12/20/2029	12/23/2027	12/23/2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call data continuent call dates and				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 20-Dec-2025	At par on 20-Dec-2025	At par on 23-Jun-2025	N/A
13	reachiption amount / mittal maturity	At par 011 20 Dec 2020	At par 01120 Dec 2023	At par 01123 00112023	TVA
		At par on each June and	At par on each June and	At par on each June and	
		December 20, commencing Dec	December 20, commencing Dec	December 23, commencing Jun	
		20, 2025 up to and excluding the	20, 2025 up to and excluding the	23, 2025 up to and excluding the	
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date	N/A
	Coupons/dividends				
17	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 4.78%	Fixed F 150/	Fixed	Floating SOFR+0.60%
18 19	Existence of a dividend stopper	No 4.78%	5.15% No	4.60% No	No SUFR+0.60%
19	Fully discretionary, partially discretionary or	140	140	140	NO
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to				,
21	redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
- 21	If convertible, specify instrument type convertible	1973	1973	1971	1973
28	into				
	If convertible, specify issuer of instrument it				
29	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, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism			E	F
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation				
35	(specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
<u> </u>		· ·	· ·		<u> </u>
	Prospectus / Base Shelf Prospectus / Short Form				
L	Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Considerate to Dana Chalf Danamanton (if anniliashia)				
	Supplement to Base Shelf Prospectus (if applicable)				MTN Prospectus Supplement
	Supplement to Base Shell Prospectus (If applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	WITH Frospectus Supplement
		MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	INTIVITOSPECIUS Supplement
	Pricing Supplement (if applicable)				
					Final Terms - CUSIP: 06376BYY8

	atures Of Regulatory Capital Instruments as except as noted)				
1					
			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	BINO	BINO	BINO	BINIO
2	identifier for private placement)	06368MGX6	06368MGY4	06376BYZ5	06376CH25
	, ,				
				Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
0-	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other	0	O a return at wall	Company of the last	Caretra et val
	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
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	l			l
8	millions, as of most recent reporting date)		N/A	N/A	N/A
9	Par value of instrument Accounting classification	0.265 Liability - fair value option	1.13 Liability - fair value option	USD 10 Liability - fair value option	USD 2 Liability - fair value option
11	Original date of issuance / Settlement	1/10/2025	1/10/2025	1/10/2025	1/10/2025
12	Perpetual or dated		Dated	Dated	Dated
13	Original maturity date / Final maturity	1/10/2030	1/10/2030	1/10/2030	1/10/2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
		1			
	Optional call date, contingent call dates and	1			
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 10-Jan-2026
			-		
		At not an each language and light	At not on each language and light	At not on each lanuary and luky	At not on each language and light
			At par on each January and July 10, commencing Jan 10, 2026 up	At par on each January and July	At par on each January and July
		to and excluding the maturity	to and excluding the maturity	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable		date	date	date
	Coupons/dividends				
17	Fixed or floating dividend/coupon		Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.95%	3.80%	5.25%	5.60%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	l	Mandatan	Mandatory	
20	Existence of a step up or other incentive to	IMandatory			Mandatory
24		Mandatory	Mandatory	Manuatory	Mandatory
- Z1			,	•	,
21	redeem Noncumulative or cumulative	No	No	No Cumulative	Mandatory No Cumulative
21 22 23	redeem		No Cumulative	No	No
22 23 24	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	No Cumulative Non-convertible N/A
22 23 24 25	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	No Cumulative Non-convertible N/A N/A
22 23 24	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	No Cumulative Non-convertible N/A
22 23 24 25 26	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	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25	redeem Noncumulative or cumulative 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	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
22 23 24 25 26 27	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	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	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	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	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, 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	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	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A 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	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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	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	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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	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	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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	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	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No 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
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation	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 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 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
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 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 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	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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	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 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
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	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 Cumulative 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 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 Pari pasu to Deposit Liabilities No N/A
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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	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 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
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities No N/A
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	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 Cumulative 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 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	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities No N/A
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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 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 37	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus 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

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	ВМО	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06376CH33	06376CH41	06376CH58	06368MHR8
			Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	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	Contractual
	Regulatory treatment	Contracta	Contractadi	Contractadi	Contractadi
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	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 3	USD 2	USD 8	3.214
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	1/10/2025	1/14/2025	1/16/2025	1/17/2025
12	Perpetual or dated	Dated	Dated 4/44/2000	Dated 4/46/2020	Dated 4/47/2025
13	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	1/10/2035	1/14/2028	1/16/2030	1/17/2035
14	issuer can subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 10-Jan-2027	At par on 14-Jan-2026	At par on 16-Jan-2026	17-Jan-26
		10, commencing Jan 10, 2027 up to and excluding the maturity	At par on each January and July 14, commencing Jan 14, 2026 up to and excluding the maturity	to and excluding the maturity	commencing Jan 17, 2026 up to
16	Subsequent call dates, if applicable Coupons/dividends	date	date	date	and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.50%	4.78%	5.15%	Zero coupon, 5.55%
19	Existence of a dividend stopper	No 3.50%	No	No	No
- 13	Fully discretionary, partially discretionary or	140	140	140	110
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to				,
21	redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	N/A	N/A	N/A	N/A
28	into				
1	If convertible, specify issuer of instrument it				
29	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, 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+a	Position in subordination hierarchy in liquidation	Exemplion from Suborullation	Exomption from Suborullation	Exemption from Subordination	Exemplion from Suborullation
	(specify instrument type immediately senior to				
35	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
31	Prospectus / Base Shelf Prospectus / Short Form Prospectus				1997
		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: 06376CH33	Final Terms - CUSIP: 06376CH41	Final Terms - CUSIP: 06376CH58	Final Terms - CUSIP: 06368MHR
L	l				

	atures Of Regulatory Capital Instruments as except as noted)				
, ,		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BINO	Bivio	BINO	BINO
2	identifier for private placement)	06368MHQ0	06368MHT4	06376CH66	06376CH74
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
20	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
-	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date) Par value of instrument	N/A	N/A	N/A USD 0.081	N/A USD 2.263
10	Accounting classification	1.003 Liability - fair value option	USD 0.82 Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	1/17/2025	1/17/2025	1/21/2025	1/21/2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	1/17/2035	1/17/2035		1/21/2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	17-Jan-26	17-Jan-26	At par on 21-Jul-2025	At par on 21-Jul-2026
				l	l
		O	On such January and July 17	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	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	and excluding the maturity date	date	date
-10	Coupons/dividends	and oxerdaing the materity date	and oxerating the materity date	adio	adio
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 5.30%	Zero coupon, 7.45%	4.75%	5.25%
19	Existence of a dividend stopper		No	No	
		No	110	No	No
20	Fully discretionary, partially discretionary or				
	mandatory	No Mandatory	Mandatory	Mandatory	No Mandatory
04	Existence of a step up or other incentive to	Mandatory	Mandatory	Mandatory	Mandatory
21	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No	Mandatory No
22	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Cumulative	Mandatory No Cumulative	Mandatory No Cumulative	Mandatory No Cumulative
22 23	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
22	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Cumulative	Mandatory No Cumulative	Mandatory No Cumulative	Mandatory No Cumulative
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)	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A
22 23 24 25 26	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	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	Mandatory No Cumulative Non-convertible N/A N/A N/A
22 23 24 25	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	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	Mandatory No Cumulative Non-convertible N/A N/A
22 23 24 25 26 27	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	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	Mandatory No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 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	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	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
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 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, 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	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
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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to 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)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
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 instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible 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 instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A
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 instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A
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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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 N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement
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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 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 Pari pasu to Deposit Liabilities No N/A MTN Prospectus

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
<u> </u>	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BINO	Bivio	BINO	BINIO
2	identifier for private placement)	06376CH90	06368MHF4	06368MHG2	06376CH82
	, ,				
			Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
20	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other	Control of the	0	0	Caretra et val
	TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				l
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 1 Liability - fair value option	Liability - fair value option	5 Liability - fair value option	USD 3 Liability - fair value option
11	Original date of issuance / Settlement	1/21/2025	1/21/2025	1/21/2025	1/24/2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	1/21/2028	1/21/2035	1/21/2035	1/24/2030
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-Jul-2025	At par on 21-Jan-2027	At par on 21-Jan-2027	At par on 24-Jan-2026
		·	·	•	·
		At par on each January and July	At par on each January and July	At par on each January and July	At par on each January and July
			21, commencing Jan 21, 2027 up		
		to and excluding the maturity	to and excluding the maturity	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date	date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.00%	4.44%	4.15%	5.35%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to	Mandatory	ivialidatory	Mandatory	
21					iviaridatory
	redeem	No	No	No	,
22	redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative
22		No Cumulative Non-convertible			No
23 24	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
23 24	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
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	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
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 If convertible, specify instrument type convertible into	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	Cumulative 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	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	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
23 24 25 26 27 28 29 30 31 32	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	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	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
23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	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	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
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	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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	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	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
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
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	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 N/A Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
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, full or partial If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative 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	Cumulative 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 Pari pasu to Deposit Liabilities
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 instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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	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
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	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	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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities No N/A
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 instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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	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
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	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	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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities No N/A
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	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	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	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
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	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	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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities No N/A
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)	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	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	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
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	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	Cumulative 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 N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	50	50	20	56
2	identifier for private placement)	06376CHA7	06376CHB5	06368MJE5	06368MJC9
	, ,				
			Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	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	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date) Par value of instrument	N/A USD 1	N/A USD 2	N/A 0.271	N/A
9					0.302
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	1/24/2025	1/24/2025	1/24/2025	1/24/2025
12	Original maturity date / Final maturity	Dated 1/24/2025	Dated 1/24/2025	Dated 1/24/2020	Dated 1/24/2020
13 14	Issuer call subject to prior supervisory approval	1/24/2035 Voc	1/24/2035	1/24/2030	1/24/2030
14	issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 24-Jan-2026	At par on 24-Jan-2027	At par on 24-Jan-2026	At par on 24-Jan-2026
		24, commencing Jan 24, 2026 up to and excluding the maturity	to and excluding the maturity	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	date
47	Coupons/dividends		E I	E	E
17	Fixed or floating dividend/coupon	Fixed 5.750/	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index	5.75%	5.65%	4.15%	4.00%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20	•	Maridatory	Ivialidatory	ivialidatory	Ivial idatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	No Cumulative	Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it				
29	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, 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	Exemption from subordination
	Position in subordination hierarchy in liquidation				
1	(specify instrument type immediately senior to				
35	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	MTN Prospectus	MTN Prospectus		
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement		
					<u> </u>
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06376CHA	Final Terms - CUSIP: 06376CHB	Final Terms - CUSIP: 06368MJE	Final Terms - CUSIP: 06368MJC9

Included in TLAC not included in Progulatory capital regulatory capita	regulatory capital BMO F2 06376CHH2 S Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A 75 USD 10 Liability - fair value option 25 1/29/2025 Dated 28 1/29/2030 Yes 27 At par on 29-Jan-2027
Unique identifier (eg CUSIP, ISIN, or Bloomberg deintifier for private placement) Contractual Province of Ontario and the laws of Canada applicable therein	s Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 10 Liability - fair value option 25 Dated 28 1/29/2030 Yes 27 At par on 29-Jan-2027
2 Identifier for private placement) 06368MJBI 06376CHC3 06368M 3 Governing law(s) of the instrument of Section 3 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) 4 Transitional Basel III rules N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A 75 USD 10 Liability - fair value option 25 Dated 28 1/29/2030 Yes 27 At par on 29-Jan-2027
Governing law(s) of the instrument of Canada applicable therein of Canada	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A 75 USD 10 Liability - fair value option 25 Dated 28 1/29/2030 Yes 27 At par on 29-Jan-2027
3 Governing law(s) of the instrument of Canada applicable therein Canada applicable therein Canada applicable therein Canada applicable therein Canada applicable therein Canada applicable therein Canada applicable therein Canada applicable therein Canada applicable therein Canada applicable therein Canada applicable therein Canada applicable therein Canada paplicable therein Canada paplicable therein Canada paple applicable to Contractual Contra	of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 10 Liability - fair value option 25 Dated 28 1/29/2030 Yes 27 At par on 29-Jan-2027
3 Governing law(s) of the instrument of Canada applicable therein applicable therein of Canada applicable therein applicable therein of Canada applicable therein applicable therein canada contractual Contract	of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 10 Liability - fair value option 25 Dated 28 1/29/2030 Yes 27 At par on 29-Jan-2027
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 1 Transitional Basel III rules N/A N/A N/A N/A N/A N/A N/A N/	Contractual N/A N/A N/A Other TLAC instrument N/A 75 USD 10 Liability - fair value option 25 Dated 28 1/29/2030 Yes 27 At par on 29-Jan-2027
13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Contractual Contractual Contractual	N/A N/A N/A Other TLAC instrument N/A 75 USD 10 Liability - fair value option 25 1/29/2025 Dated 28 1/29/2030 Yes 27 At par on 29-Jan-2027
Regulatory treatment	N/A N/A N/A Other TLAC instrument N/A 75 USD 10 Liability - fair value option 25 1/29/2025 Dated 28 1/29/2030 Yes 27 At par on 29-Jan-2027
S Post-transitional Basel III rules N/A	N/A N/A Other TLAC instrument N/A USD 10 Liability - fair value option 25 Dated 28 1/29/2030 Yes 27 At par on 29-Jan-2027
6 Eligible at solo/group/group&solo N/A Other TLAC instrument other TLAC instrument of millions, as of most exclusions, as of most exclusions in Italia instrument other TLAC instrument of millions, as of most exclusions in Italia instrument other TLAC instrument of Italia instrument other TLAC instrument of Italia instrument other TLAC instrument of Italia instrument other TLAC instrument of I	N/A Other TLAC instrument N/A 75 USD 10 Liability - fair value option Dated 28 1/29/2030 Yes 27 At par on 29-Jan-2027
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) 9 Par value of instrument USD 0.231 10 Accounting classification 11 Original date of issuance / Settlement 11 Original date of issuance / Settlement 12 Perpetual or dated Dated Dated Dated Original maturity date / Final maturity 1/24/2030 1/27/2032 1/27/2032 1/28/20 1/27/2032 1/28/20 1/28/20 1/28/20 At par on each January and July at par on each January and July at par on each January and July at power of and excluding the maturity of and excluding the maturity on the part of th	Other TLAC instrument N/A 75 USD 10 Liability - fair value option 25 1/29/2025 Dated 28 1/29/2030 Yes 27 At par on 29-Jan-2027
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument USD 0.231 USD 0.231 USD 20 25. 10 Accounting classification Original date of issuance / Settlement 11 Original date of issuance / Settlement Dated Dated Dated Dated Dated 13 Original maturity date / Final maturity 14 Issuer call subject to prior supervisory approval Personal date, contingent call dates and redemption amount / Initial maturity At par on each January and July 24, commencing Jan 24, 2026 up to and excluding the maturity to and excluding the maturity to and excluding the maturity to and excluding the maturity commencing Jan 28, 2027 up to ame excluding the maturity to and excluding the maturity commencing Jan 28, 2027 up commencing Jan 28, 2027 up to and excluding the maturity to and excluding the maturity commencing Jan 28, 2027 up commencing Jan 28, 2027 up to and excluding the maturity to and excluding the maturity commencing Jan 28, 2027 up commencing Jan 28, 2027 up to and excluding the maturity to and excluding the maturity commencing Jan 28, 2027 up commen	N/A 75
8 millions, as of most recent reporting date) 9 Par value of instrument USD 0.231 USD 20 25.3 10 Accounting classification Liability - fair value option Lia	75 USD 10 Liability - fair value option 25 1/29/2025 Dated 28 1/29/2030 Yes 27 At par on 29-Jan-2027
10 Accounting classification Liability - fair value option Liability - fair value option Liability - fair value option 1/24/2025 1/27/2025 1/28/21 Perpetual or dated Dated Dated Dated Dated Dated 1/24/2030 1/27/2032 1/28/21 13 Original maturity date / Final maturity 1/24/2030 1/27/2032 1/28/21 14 Issuer call subject to prior supervisory approval Yes Yes Optional call date, contingent call dates and redemption amount / Initial maturity At par on each January and July 28, commencing Jan 24, 2026 up to and excluding the maturity to and excluding the maturity to and excluding the maturity to and excluding the maturity to and excluding the maturity to commencing Jan 28, 2027 up	Liability - fair value option 25
11 Original date of issuance / Settlement 1/24/2025 1/28/21 12 Perpetual or dated Dated Dated Dated Dated Dated Dated Dated Dated Dated Dated 1/28/21 13 Original maturity date / Final maturity 1/24/2030 1/28/21 14 Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount / Initial maturity At par on 24-Jan-2026 At par on 27-Jan-2026 At par on each January and July 28, commencing Jan 24, 2026 up to and excluding the maturity to and excluding the maturity On each January and July 27, commencing Jan 27, 2026 up to and excluding the maturity to and excluding the maturity Dated Dated Dated Dated Dated At par on each January and July 27, commencing Jan 27, 2026 up to and excluding the maturity To mencing Jan 27, 2026 up to and excluding the maturity To mencing Jan 28, 2027 up	25
12 Perpetual or dated Da	Dated 28 1/29/2030 Yes 27 At par on 29-Jan-2027
13 Original maturity date / Final maturity 1/24/2030 1/27/2032 1/28/20 14 Issuer call subject to prior supervisory approval Yes Yes Optional call date, contingent call dates and redemption amount / Initial maturity At par on 24-Jan-2026 At par on each January and July 24, commencing Jan 24, 2026 up to and excluding the maturity On each January and July 27, commencing Jan 27, 2026 up to and excluding the maturity On each January and July 28, commencing Jan 27, 2026 up to and excluding the maturity On each January and July 28, commencing Jan 27, 2026 up to and excluding the maturity	28 1/29/2030 Yes 27 At par on 29-Jan-2027
14 Issuer call subject to prior supervisory approval Yes Yes Yes Yes Yes Yes Optional call date, contingent call dates and redemption amount / Initial maturity At par on 24-Jan-2026 At par on 27-Jan-2026 28-Jan At par on each January and July 24, commencing Jan 24, 2026 up to and excluding the maturity On each January and July 27, commencing Jan 27, 2026 up to and excluding the maturity On each January and July 28, commencing Jan 27, 2026 up to and excluding the maturity	Yes 27 At par on 29-Jan-2027
Optional call date, contingent call dates and redemption amount / Initial maturity At par on each January and July 24, commencing Jan 24, 2026 up to and excluding the maturity Optional call date, contingent call dates and At par on 24-Jan-2026 At par on each January and July 27, commencing Jan 27, 2026 up to and excluding the maturity On each January and July 28, commencing Jan 28, 2027 up	27 At par on 29-Jan-2027
At par on 24-Jan-2026 At par on 27-Jan-2026 28-Jan At par on each January and July 24, commencing Jan 24, 2026 up to and excluding the maturity and excluding the exclusion and excluding the exclusion and exclusion and exclusion and exclusion and exclusion and exc	
24, commencing Jan 24, 2026 up to and excluding the maturity and July 28, to an excluding the maturity and July 28, to an excluding the maturity and July 28, to an exclusion and the maturity and July 28, to an exclusion and the maturity and July 28, to an exclusion and the maturity and July 28, to an exclusion and the maturity and July 28, to an exclusion and the maturity and July 28, to an exclusion and the maturity and July 28, to an exclusion and the maturity and July 28, to an exclusion and the maturity and th	
The Englishment California Toale Toale Toale Toale Tang excluding the maturity dail	
Coupons/dividends	date
17 Fixed or floating dividend/coupon Fixed Fixed Fixed	Fixed
18 Coupon rate and any related index 5.60% Zero coupon, 3.8	
19 Existence of a dividend stopper No No No No	No
Fully discretionary, partially discretionary or	
20 mandatory Mandatory Mandatory Mandatory	Mandatory
Existence of a step up or other incentive to	
21 redeem No No No	No
22 Noncumulative or cumulative 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	N/A
25 If convertible, fully or partially N/A N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A	N/A
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 If convertible, specify instrument type convertible	N/A
28 into	
If convertible, specify issuer of instrument it	1.1/2
29 converts into N/A N/A N/A 30 Write-down feature No No No	N/A
30 Write-down feature No No No No No State of the control of the	No
31 If write-down, write-down trigger (s) 32 If write-down, full or partial	+
33 If write-down, permanent or temporary	
If temporary write-down, description of write-	<u> </u>
34 down mechanism	
34a Type of subordination Exemption from subordination Exemption from subordination Exemption from subordination	Exemption from subordination
Position in subordination hierarchy in liquidation	The state of the s
(specify instrument type immediately senior to	
35 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	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: 06368MJB1 Final Terms - CUSIP: 06376CHC Final Terms - CUSIP: 06368MJB1 Final Terms - CUSIP: 06376CHC Final Terms - CUSIP: 06368MJB1 Final Terms - CUSIP: 06376CHC Final Terms - CUSIP: 06376C	IEGE ALT AND OLIOID CONTROLIUM

	atures Of Regulatory Capital Instruments as 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	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BIVIO	BIVIO	BIVIO	BIVIO
2	identifier for private placement)	06376CHD1	06376CHE9	06376CHJ8	06368MJT2
	, ,				
			Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein			
3a	Means by which enforceability requirement of Section				
Sa	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 1	USD 5.006	USD 100	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	1/30/2025	1/30/2025	1/30/2025	3-Feb-2025
12	Perpetual or dated Original maturity date / Final maturity	Dated	Dated	Dated	Dated
13 14	Issuer call subject to prior supervisory approval	1/30/2045 Yes	1/30/2030 Yes	7/30/2026 Yes	3-Feb-2029 Yes
-14	issuer can subject to prior supervisory approvar	163	1165	165	165
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 30-Jan-2027	At par on 30-Jan-2026	At par on 30-Jul-2025	At par on 03-Feb-2026
10	redemption amount / initial maturity	At pai on 50-3an-2021	At par 01130-3a11-2020	At par 01130-301-2023	At par 011 03-1 eb-2020
		At par on each January and July	At par on each January and July	At par on each January and July	At par on each February and
			30, commencing Jan 30, 2026 up		August 3, commencing Feb 03,
		to and excluding the maturity	to and excluding the maturity	to and excluding the maturity	2026 up to and excluding the
16	Subsequent call dates, if applicable	date	date	date	maturity date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index	6.00%	5.22%	4.85%	5.46%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to	Managery	- Mariadio y	manacio, y	- Mariadion y
21	redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
<u> </u>	If convertible, specify instrument type convertible				
28	into				
	If convertible, specify issuer of instrument it				
29	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, full or partial If write-down, permanent or temporary				
- 33	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation	•			
	(specify instrument type immediately senior to				
35	instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No	No	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus	
	Supplement to Base Shelf Prospectus (if applicable)				
		MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	
	Pricing Supplement (if applicable)				
	İ	Final Terms - CUSIP: 06376CHD:	Final Terms - CUSIP: 06376CHE	Final Terms - CUSIP: 06376CHJ8	Final Terms - CUSIP: 06368MJT2

	atures Of Regulatory Capital Instruments sexcept as noted)				
, in the second	·	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	ВМО	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg		*********		***********
2	identifier for private placement)	06376CHF6	06368MJQ8	06368MJS4	06368MJP0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	• , ,	or Cariada applicable triereiri	or Carrada applicable trierein	oi 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 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		N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8		N/A	N/A	N/A	N/A
9	Par value of instrument	USD 6.127	USD 1.215	USD 0.814	0.319
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	3-Feb-2025	3-Feb-2025	3-Feb-2025	3-Feb-2025
12	Perpetual or dated Original maturity date / Final maturity	Dated 2 Feb 2029	Dated 3-Feb-2032	Dated 2 Feb 2022	Dated 2 Feb 2022
13 14	Issuer call subject to prior supervisory approval	3-Feb-2028 Yes	3-Feb-2032 Yes	3-Feb-2032 Yes	3-Feb-2032 Yes
14	iodadi dali subject to pilor supervisory approval	100	1 00	163	103
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 03-Aug-2025	3-Feb-26	3-Feb-26	3-Feb-26
16	Subsequent call dates, if applicable	At par on each February and August 3, commencing Aug 03, 2025 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	On each February and August 3, commencing Feb 03, 2026 up to and excluding the maturity date
10	Coupons/dividends	maturity date	and excluding the maturity date	and excluding the maturity date	and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.00%	Zero coupon, 6.55%	Zero coupon, 6.35%	Zero coupon, 4.20%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to				
21	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) If convertible, fully or partially	N/A	N/A	N/A	N/A
25 26	If convertible, rully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
20	sometime, sometiment				1 41 3
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
	If convertible, specify issuer of instrument it				
29	converts into	N/A	N/A	N/A	N/A
30		No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation				
25	(specify instrument type immediately senior to instrument)	Pari pasu to Donosit Lighillities	Pari pagu to Donosit Lightities	Pari pagu to Donosit Lightities	Pari pagu to Donosit Lightities
35 36	,	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
36	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
31	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	IVA	IVA	IVA
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06376CHF6	Final Terms - CUSIP: 06368MJQ	Final Terms - CUSIP: 06368MJS4	Final Terms - CUSIP: 06368MJP0

(\$ million	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368MJR6	06368MJX3	06376CHG4	06376CHK5
		Dravings of Ontaria and the laws	Dravings of Optorio and the laws	Dravings of Optorio and the laws	Dravines 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	Province of Ontario and the laws of Canada applicable therein
	i	or Cariada applicable trierein	or Cariada applicable trierein	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				
- Ou	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractadi	Contractadi	Contractadi	Contractadi
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/0	NI/A	N1/A	N1/0
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A 0.418	N/A USD 4.4	N/A USD 23	N/A USD 40
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	3-Feb-2025	5-Feb-2025	7-Feb-2025	11-Feb-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	3-Feb-2032	5-Feb-2032	7-Feb-2028	11-Feb-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-Feb-26	5-Feb-2026	At par on 07-Feb-2026	At par on 11-Feb-2026
	, , , , , , , , , , , , , , , , , , , ,				
				At par on each February and	At par on each February and
		On each February and August 3,	On each February and August 5,	August 7, commencing Feb 07,	August 11, commencing Feb 11,
		commencing Feb 03, 2026 up to	commencing Feb 05, 2026 up to	2026 up to and excluding the	2026 up to and excluding the
16	Subsequent call dates, if applicable	and excluding the maturity date	and excluding the maturity date	maturity date	maturity date
	Coupons/dividends				
17					
	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 4.40%	Zero coupon, 6.55%	5.00%	5.25%
	Coupon rate and any related index Existence of a dividend stopper				
18 19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Zero coupon, 4.40% No	Zero coupon, 6.55% No	5.00% No	5.25% No
18	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Zero coupon, 4.40%	Zero coupon, 6.55%	5.00%	5.25%
18 19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	Zero coupon, 4.40% No Mandatory	Zero coupon, 6.55% No Mandatory	5.00% No Mandatory	5.25% 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	Zero coupon, 4.40% No Mandatory	Zero coupon, 6.55% No Mandatory	No Mandatory No	No 5.25% 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	Zero coupon, 4.40% No Mandatory No Cumulative	Zero coupon, 6.55% No Mandatory No Cumulative	5.00% No Mandatory No Cumulative	5.25% 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	Zero coupon, 4.40% No Mandatory No Cumulative Non-convertible	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Zero coupon, 4.40% No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	5.25% 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	Zero coupon, 4.40% No Mandatory No Cumulative Non-convertible	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24 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, 4.40% No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Zero coupon, 4.40% No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Zero coupon, 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Zero coupon, 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	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, trully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	Zero coupon, 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 6.55% 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Zero coupon, 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Zero coupon, 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 6.55% 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	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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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)	Zero coupon, 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Zero coupon, 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Zero coupon, 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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 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-	Zero coupon, 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Zero coupon, 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero coupon, 6.55% 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
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer 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 temporary write-down, description of write-down mechanism Type of subordination	Zero coupon, 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Zero coupon, 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero coupon, 6.55% 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	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	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	No Mandatory No Cumulative Non-convertible 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 Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Zero coupon, 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	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 Pari pasu to Deposit Liabilities	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 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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	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	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 Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Zero coupon, 4.40% 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	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 Pari pasu to Deposit Liabilities No	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	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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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 instrument type convertible into If the convertible or partially 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	Zero coupon, 4.40% 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	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 Pari pasu to Deposit Liabilities No	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	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
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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Zero coupon, 4.40% 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	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 Pari pasu to Deposit Liabilities No	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	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
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, pacify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If the convertible or partially 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	Zero coupon, 4.40% 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	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 Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	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
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, pacify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If the convertible or partially 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	Zero coupon, 4.40% 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	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 Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A 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
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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Zero coupon, 4.40% 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	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 Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	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
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, conversion trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Zero coupon, 4.40% 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	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 Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A 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
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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Zero coupon, 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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 Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A 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 MTN Prospectus Supplement
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, conversion trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Zero coupon, 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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 Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus 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

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06376CHL3	06368MKA1	06368MKJ2	06376CHM1
	Control () (II internal		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	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	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 8	USD 3.42	USD 1	USD 9.106
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	11-Feb-2025	11-Feb-2025	14-Feb-2025	18-Feb-2025
12	Perpetual or dated Original maturity date / Final maturity	Dated 11 Feb 2020	Dated 11 Feb 2022	Dated 14 Feb 2022	Dated
13	, ,	11-Feb-2030	11-Feb-2032	14-Feb-2032	18-Feb-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 11-Feb-2026	11-Feb-26	14-Feb-26	At par on 18-Aug-2025
16	Subsequent call dates, if applicable	At par on each February and August 11, commencing Feb 11, 2026 up to and excluding the maturity date	On each February and August 11, commencing Feb 11, 2026 up to and excluding the maturity date	On each February and August 14, commencing Feb 14, 2026 up to and excluding the maturity date	At par on each February and August 18, commencing Aug 18, 2025 up to and excluding the maturity date
	Coupons/dividends	,			,
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.15%	Zero coupon, 6.55%	Zero coupon, 6.30%	4.90%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to	•	·		j
21	redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	N/A	N/A	N/A	N/A
28	into				
20	If convertible, specify issuer of instrument it				
29	converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No No	No No	No	No No
31	If write-down, write-down trigger (s)	110			110
32	If write-down, full or partial		1	1	
33	If write-down, permanent or temporary				
- 55	If temporary write-down, description of write-		1	1	
34	down mechanism				
34 34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34a		Everibrion nom sapordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation				
25	(specify instrument type immediately senior to	Pari pagu ta Danasit Linkillain	Pari pagu ta Danasit Liekilisie	Pari pagu ta Danasit Liakilisia	Pari pagu ta Danasit Liebilisie
35	instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus			MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement			MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06376CHI 3	Final Terms - CUSIP: 06368MKA	Final Terms - CUSIP: 06368MKJ2	Final Terms - CUSIP: 06376CHM
		TINGLE TOTALS			

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in			
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	BMO	BMO	BMO
2	identifier for private placement)	06376CHR0	06376CHN9	06376CHU3	06368MKK9
	,				
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section	or cariada applicable trieren	or carrada applicable tricretir	or Cariada applicable tricreiri	or carrada applicable trieren
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 2	USD 1.573	USD 80	
10	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 19-Feb-2025	Liability - fair value option 19-Feb-2025
12	Perpetual or dated	Dated	Dated 10 1 cb 2025	Dated	Dated
13	Original maturity date / Final maturity	18-Feb-2028	18-Feb-2028	19-May-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 18-Aug-2025	At par on 18-Feb-2026	At par on 19-Aug-2025	At par on 19-Feb-2026
		At par on each February and	At par on each February and	At par on each February, May,	At par on each February and
		August 18, commencing Aug 18,	August 18, commencing Feb 18,	August and November 19,	August 19, commencing Feb 19,
		2025 up to and excluding the	2026 up to and excluding the	commencing Aug 19, 2025 up to	2026 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	and excluding the maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.00%	4.75%	4.75%	5.20%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to				
21	redeem Noncompulative or compulative	No Communications	No	No	No
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	If convertible, specify instrument type convertible				
28	into If convertible, specify issuer of instrument it				
29	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, full or partial If write-down, permanent or temporary				
- 55	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination Position in subordination hierarchy in liquidation	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	(specify instrument type immediately senior to				
35	instrument)	Pari pasu to Deposit Liabilities			
36	Non-compliant transitioned features	No N/A	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus	
1	S. J. J. J. S. S. K. S. J. K. S. J. K. S. J. J. J. J. J. J. J. J. J. J. J. J. J.				
			İ	İ	i
	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	
	Pricing Supplement (if applicable)				Final Terms - CUSIP: 06368MKK

	atures Of Regulatory Capital Instruments as except as noted)				
1					
		Included in TLAC not included in	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	regulatory capital BMO
<u> </u>	Unique identifier (eg CUSIP, ISIN, or Bloomberg	DIVIO	Bivio	BINO	BIVIO
2	identifier for private placement)	06376CHP4	06368MKP8	06376CHQ2	06376CHT6
	, ,				
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
0-	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	0	Caratan at incl	Caratan at incl	Control
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				l.,,
8	millions, as of most recent reporting date) Par value of instrument	N/A USD 2	N/A	N/A USD 6.2	N/A USD 5
9	Accounting classification	Liability - fair value option	0.601 Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	20-Feb-2025	21-Feb-2025	21-Feb-2025	21-Feb-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	20-Feb-2032	21-Feb-2035	21-Feb-2030	21-Feb-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
1					
1	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 20-Feb-2026	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	At par on each February and
		August 20, commencing Feb 20,	August 21, commencing Feb 21,	August 21, commencing Feb 21,	August 21, commencing Feb 21,
		2026 up to and excluding the	2026 up to and excluding the	2026 up to and excluding the	2026 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date	maturity date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed 5.30%	Fixed	Fixed 5.25%	Fixed
18 19	Coupon rate and any related index		4.05%		
			No		5.20%
13	Existence of a dividend stopper Fully discretionary, partially discretionary or	No O.SC / I	No	No No	5.20% No
	Fully discretionary, partially discretionary or	No		No	No
20	Fully discretionary, partially discretionary or mandatory		No Mandatory		
	Fully discretionary, partially discretionary or	No		No	No
20	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory	Mandatory	No Mandatory	No Mandatory
20 21 22 23	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
20 21 22 23 24	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No 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	No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No 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	No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	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 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	No 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No 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 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	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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-	No 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 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	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination	No 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 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	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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 Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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 Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, partially 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)	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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 Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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 N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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 Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities N/A M/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer 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 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 Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities N/A M/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A 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

	atures 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	regulatory capital BMO
<u> </u>	Unique identifier (eg CUSIP, ISIN, or Bloomberg	<u> </u>	BMO	DINIO	Billo
2	identifier for private placement)	06368MKN3	06368MKM5	06376CHS8	06376D6A7
	Committee lands of the instance of		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other				
Ja	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contraction	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	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	0.846	USD 0.348	USD 8	USD 1
10	Accounting classification	Liability - fair value option			
11	Original date of issuance / Settlement	21-Feb-2025	21-Feb-2025	24-Feb-2025	24-Feb-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	21-Feb-2035	21-Feb-2035	24-Aug-2028	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 21-Feb-2026	At par on 21-Feb-2026	At par on 24-Feb-2026	At par on 24-Feb-2026
16	Subsequent call dates, if applicable	At par on each February and August 21, commencing Feb 21, 2026 up to and excluding the maturity date	At par on each February and August 21, commencing Feb 21, 2026 up to and excluding the maturity date	At par on each February and August 24, commencing Feb 24, 2026 up to and excluding the maturity date	At par on each February and August 24, commencing Feb 24, 2026 up to and excluding the maturity date
16	Coupons/dividends	maturity date	maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.25%	5.80%	5.00%	5.65%
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	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	If convertible, mandatory or optional conversion	1971	1971	19/1	1971
28	into				
	If convertible, specify issuer of instrument it				
29	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, full or partial If write-down, permanent or temporary				
- 33	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation				
1	(specify instrument type immediately senior to	_			
35	instrument)	Pari pasu to Deposit Liabilities			
36	Non-compliant transitioned features	No N/A	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement	MTN Prospectus Supplement
1					
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368MKN:	Final Terms - CUSIP: 06368MKM	Final Terms - CUSIP: 06376CHS	Final Terms - CUSIP: 06376D6A7

Province of Ontario and the laws of Caracda applicable therein o		atures Of Regulatory Capital Instruments as except as noted)				
Personal Contents of Custom Research September S			Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
Control for Cytics (Landing Food, 1987) or incremental processing (Landing Food) Control of Cytics (Landing Food)			regulatory capital	regulatory capital	regulatory capital	regulatory capital
Construction of proteining planets of the interference of Control and the level of Control angular the Interference of Control angular the	1		ВМО	BMO	BMO	BMO
Provision of Control and the lates Provision	2		06376D6B5	06368MKQ6	06368MKU7	06368MLB8
At pay on each February and Aspar on Sections of Contract applicable Present of Contract appl		, , ,				
At pay on each February and Aspar on Sections of Contract applicable Present of Contract appl			Desired (Outsite or life to	Duritime (Outside outside to	Desired (Outside a little to	Desired (Outside of the Lead
Section of the Part Chemistry and processing for a process of the part of the	3	Governing law(s) of the instrument				
30 13 of the TLAC Term Sheet is active of for other 11.4.C. reptotic municing bounds by the profit of the TLAC Term Sheet is active of for other 11.4.C. reptotic municing bounds 13.5.						
A par or each February and Apar of 25-Feb-2005 Apar on 25-Feb-	3a	13 of the TLAC Term Sheet is achieved (for other				
Transitional Based III rates NA		ŭ j j	Contractual	Contractual	Contractual	Contractual
S Publishment Security and Publishment No.	4		N/A	N/A	N/A	N/A
Timestrated Spots Contempt	5		N/A			
Approximation of the composed in regulatory capital (Currentry) in NA. 1. For views of institutions of the composed proximation of the compos						
8 millions, as of most recent reporting dates NAX		instrument type	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
9 Par value of returnment (Labilly - fair value option (Labilly - fair val		Amount recognised in regulatory capital (Currency in				
10 Accounting classification Lubility - fair value option Lubility - fair value option Lubility - fair value option Disease 27 + fair - 2005 29 + fair - 2005 28 + fai						
The component of the contingent call dates and august 25, commencing Feb 25, 2003 und excluding the monthly date of head making to the continue of the conti						Liability - fair value option
33 Original materially size if First materially 25-Feb-2030 27-Feb-2030 29-Feb-2030 7-Mer-20						7-Mar-2025
Cyptoral call date, contingent call dates and description amount / Initial maturity At par on 25-Feb-2026 At par on 27-Feb-2026 At par on 28-Feb-2022 At par						
Optional call dates, contringent call dates and redemption amount? Initial maturity At par on each February and August 25, commencing Feb 25, 2026 by and excluding the extractive from the part of t		· ,				
A par on 25-Feb-2036 Al par on 27-Feb-2036 Al par on 27-Feb-2036 Al par on 27-Feb-2032 Al par on 28-Feb-2032	14	issuer can subject to prior supervisory approval	165	165	res	res
A par on 25-Feb-2036 Al par on 27-Feb-2036 Al par on 27-Feb-2036 Al par on 27-Feb-2032 Al par on 28-Feb-2032						
A par on 25-Feb-2036 Al par on 27-Feb-2036 Al par on 27-Feb-2036 Al par on 27-Feb-2032 Al par on 28-Feb-2032						
At par on each February and August 25, commencing Feb 25, 2008, by to and excluding the malarity date materially date material		Optional call date, contingent call dates and				
August 25, commencing Feb 27, 2026 by to and excluding the maturity date 16 Subsequent call dates, if applicable maturity date 17 Fixed or floating dividend/coupon Fixed Fi	15	redemption amount / Initial maturity	At par on 25-Feb-2026	At par on 27-Feb-2026	At par on 28-Feb-2032	7-Mar-28
August 25, commencing Feb 27, 2026 by to and excluding the maturity date 16 Subsequent call dates, if applicable maturity date 17 Fixed or floating dividend/coupon Fixed Fi						
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August 25, commencing Feb 27, 2026 by to and excluding the maturity date 16 Subsequent call dates, if applicable maturity date 17 Fixed or floating dividend/coupon Fixed Fi						
August 25, commencing Feb 27, 2026 by to and excluding the maturity date 16 Subsequent call dates, if applicable maturity date 17 Fixed or floating dividend/coupon Fixed Fi						
August 25, commencing Feb 27, 2026 by to and excluding the maturity date 16 Subsequent call dates, if applicable maturity date 17 Fixed or floating dividend/coupon Fixed Fi			At par an each Echruary and	At par an analy Entrupy and	At par an analy Entrupy and	On each March and Santambar
Subsequent call dates, if applicable maturity date matur						
Coupons/dividends Fixed or floating dividends/coupon Fixed Fix			2026 up to and excluding the	2026 up to and excluding the	2032 up to and excluding the	to and excluding the maturity
17 Fixed or floating dividend/coupon Fixed Fix	16		maturity date	maturity date	maturity date	date
18	17	,	Fixed	Fixed	Fixed	Fixed
Fully discretionary, partially discretionary or mandatory Mandator	18	Coupon rate and any related index				Zero coupon, 3.55%
Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory	19		No	No	No	No
Existence of a step up or other incentive to redeem No	20		Mandatory	Mandatory	Mandatory	Mandatory
22 Noncumulative or 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 N/A N/A N/A N/A N/A N/A						
24 If convertible, conversion trigger (s) N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A						
25						
If convertible, mandatory or optional conversion N/A	25	If convertible, fully or partially				
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it if convertible, specify issuer of instrument it if convertible, specify issuer of instrument it if convertible, specify issuer of instrument it if convertible, specify issuer of instrument it if convertible, specify issuer of instrument it if convertible, specify issuer of instrument it if convertible, specify issuer of instrument it if convertible, specify issuer of instrument it if convertible, specify instrument it if convertible, specify instrument it if convertible, specify instrument it if convertible, specify instrument it if convertible, specify instrument it is into instrument it is	26	If convertible, conversion rate	N/A	N/A	N/A	N/A
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it if convertible, specify issuer of instrument it if convertible, specify issuer of instrument it if convertible, specify issuer of instrument it if convertible, specify issuer of instrument it if convertible, specify issuer of instrument it if convertible, specify issuer of instrument it if convertible, specify issuer of instrument it if convertible, specify issuer of instrument it if convertible, specify instrument it if convertible, specify instrument it if convertible, specify instrument it if convertible, specify instrument it if convertible, specify instrument it is into instrument it is	27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
If convertible, specify issuer of instrument it 29 converts into N/A N/A N/A N/A N/A N/A N/A N/						
29 converts into N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	28					
30 Write-down feature	29		N/A	N/A	N/A	N/A
32 If write-down, permanent or temporary If temporary write-down, description of write- down mechanism 34 Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 35 Instrument No No No No 17 If yes, specify non-compliant features No No No No No Prospectus / Base Shelf Prospectus / Short Form Prospectus MTN Prospectus MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement						
Supplement to Base Shelf Prospectus (if applicable) If temporary 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, 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, 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, description of write-down mechanism If temporary write-down, description from subordination Exemption from subordination Exemption from subordination Exemption from subordination Exemption from subordination Exemption from subordination Exemption from subordination Exemption from subordination If the part of the			· · · · · · · · · · · · · · · · · · ·			
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-compliant transitioned features No N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus MTN Prospectus MTN Prospectus Supplement Picing Supplement (if applicable) Exemption from subordination						
34 Type of subordination Exemption from subordination	33					
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 35 Instrument) 36 Non-compliant transitioned features 37 If yes, specify non-compliant features No No No No No No No No No No No No No N		down mechanism				
Specify instrument type immediately senior to instrument)	34a		Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35 instrument)						
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	Pari pasu to Deposit Liabilities
Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement Pricing Supplement (if applicable)	36	·	No	No	No	No
Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement Pricing Supplement (if applicable)	37	, , ,	N/A	N/A	N/A	N/A
Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement Pricing Supplement (if applicable)						
MTN Prospectus Supplement Pricing Supplement (if applicable)		Prospectus	MTN Prospectus			
MTN Prospectus Supplement Pricing Supplement (if applicable)						
Pricing Supplement (if applicable)		Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement			
Final Terms - CUSIP: 06376D6B5 Final Terms - CUSIP: 06368MKQ Final Terms - CUSIP: 06368MKU Final Terms - CUSIP: 06368MKU		Pricing Supplement (if applicable)				
		1	Final Terms - CUSIP: 06376D6B5	Final Terms - CUSIP: 06368MKQ	Final Terms - CUSIP: 06368MKU	Final Terms - CUSIP: 06368MLB8

regulatory capital regulatory capital regulatory capital regulatory capital regulatory capital regulatory capital regulatory capital regulatory capital regulatory capital regulatory capital regulatory capital regulatory capital regulatory capital regulatory capital regulatory capital regulatory capital regulatory capital regulatory regulat	Included in TLAC not included in regulatory capital BMO 06368MKX1 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 06368MLC6 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) Obstantial Province of Ontario and the laws of Canada applicable therein of Ca	O6368MKX1 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
2 identifier for private placement) 06368MLA0 06368MLA0 06368MKY9 Province of Ontario and the laws of Canada applicable therein of	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
Governing law(s) of the instrument of Canada applicable therein of Canada	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
3 Governing law(s) of the instrument of Canada applicable therein of Canad	of Canada applicable therein Contractual N/A N/A N/A	of Canada applicable therein Contractual N/A
3 Governing law(s) of the instrument of Canada applicable therein of Canad	of Canada applicable therein Contractual N/A N/A N/A	of Canada applicable therein Contractual N/A
3 Governing law(s) of the instrument of Canada applicable therein of Contractual Co	of Canada applicable therein Contractual N/A N/A N/A	of Canada applicable therein Contractual N/A
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment 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	Contractual N/A N/A N/A N/A	Contractual N/A
3a 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Contractual Contr	N/A N/A N/A	N/A
Regulatory treatment 4 Transitional Basel III rules N/A N/A N/A 5 Post-transitional Basel III rules N/A N/A N/A 6 Eligible at solo/group/group&solo N/A N/A N/A 7 Instrument type Other TLAC instrument Other TLAC instr	N/A N/A N/A	N/A
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	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 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 N/A N/A N/A N/A N/A	N/A	
7 Instrument type Other TLAC instrument Othe		N/A
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance / Settlement 12 Perpetual or dated 13 Original maturity date / Final maturity N/A N/A N/A N/A Liability - fair value option Liability - fair value op	Other TEAC Instrument	Other TLAC instrument
8 millions, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance / Settlement 12 Perpetual or dated 13 Original maturity date / Final maturity 1 N/A 1 N/A 1 N/A 1 N/A 1 USD 0.25 1 Liability - fair value option 1 Liability - fair value option 2 T-Mar-2025 1 Dated 2 Dated 3 Original maturity date / Final maturity 3 T-Mar-2028 3 T-Mar-2028		Other TEACHISTIANIEN
9 Par value of instrument 0.317 USD 0.25 10 Accounting classification Liability - fair value opt	N/A	N/A
10 Accounting classification Liability - fair value option	USD 0.1	0.863
11 Original date of issuance / Settlement 7-Mar-2025 7-Mar-2025 12 Perpetual or dated Dated Dated I 13 Original maturity date / Final maturity 7-Mar-2028 7-Mar-2028	Liability - fair value option	Liability - fair value option
12 Perpetual or dated Dated Dated I 13 Original maturity date / Final maturity 7-Mar-2028 7-Mar-2028	7-Mar-2025	11-Mar-2025
13 Original maturity date / Final maturity 7-Mar-2028 7-Mar-2028	Dated 7 Mai 2020	Dated
	7-Mar-2028	11-Mar-2035
	Yes	Yes
, , , , , , , , , , , , , , , , , , , ,		
Optional call date, contingent call dates and 15 redemption amount / Initial maturity 7-Mar-26 7-Mar-26	7-Mar-26	11-Mar-26
7, commencing March 7, 2026 up to and excluding the maturity to and excluding the maturity	On each March and September 7, commencing March 7, 2026 up to and excluding the maturity date	On each March and September 11, commencing March 11, 2026 up to and excluding the maturity date
16 Subsequent call dates, if applicable date date coupons/dividends	date	date
'	Fixed	Fixed
17 Prized of floating dividend/coupon Fixed Fixe	Zero coupon, 4.90%	Zero coupon, 5.10%
	No	No
	140	i NO
Fully discretionary, partially discretionary or 20 mandatory Mandatory Mandatory	Mandatory	Mandatory
Existence of a step up or other incentive to		manaatory
	No	No
	Cumulative	Cumulative
	Non-convertible	Non-convertible
	N/A	N/A
	N/A	N/A
	N/A	N/A
27 If convertible, mandatory or optional conversion N/A N/A N/A	N/A	N/A
If convertible, specify instrument type convertible all into		
If convertible, specify issuer of instrument it		
	N/A	N/A
	No	No
31 If write-down, write-down trigger (s)	-	
32 If write-down, full or partial		
33 If write-down, permanent or temporary		
If temporary write-down, description of write-		
34 down mechanism		
34a Type of subordination Exemption from subordination Exemption from subordination	Exemption from subordination	Exemption from subordination
Position in subordination hierarchy in liquidation		
(specify instrument type immediately senior to		
	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
	No	No
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)		
Pricing Supplement (if applicable) Final Terms - CUSIP: 06368MLAG Final Terms - CUSIP: 06368MKY	Final Terms - CUSIP: 06368MKX	Final Terms - CUSIP: 06368MLC

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06376D6D1	06368MLF9	06376D6C3	06376D6E9
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
		or cariada applicable tricreiri	or canada applicable trereiri	or Cariada applicable tricrem	or Cariada applicable tricreiri
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 1.474	USD 0.725	USD 14.651	USD 3.644
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12-Mar-2025	12-Mar-2025	13-Mar-2025	13-Mar-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12-Mar-2032	12-Mar-2040	13-Mar-2028	13-Mar-2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 12-Sep-2026	12-Mar-26	At par on 13-Sep-2025	At par on 13-Mar-2027
16	Subsequent call dates, if applicable	At par on each March and September 12, commencing Sep 12, 2026 up to and excluding the maturity date	On each March and September 12, commencing Mar 12, 2026 up to and excluding the maturity date	At par on each March and September 13, commencing Sep 13, 2025 up to and excluding the maturity date	At par on each March and September 13, commencing Mar 13, 2027 up to and excluding the maturity date
10	Coupons/dividends	maturity date	uate	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.10%	Zero coupon, 7.95%	4.75%	5.20%
19	Existence of a dividend stopper	No	No	No 4.73%	No 5.20%
19		INO	INO	110	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to	Manuatory	Manuatory	Ivialidatory	ivial idatory
24	· ·	No	No	No	No
21	redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative
	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
24 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				
29	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, 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
5.4	Position in subordination hierarchy in liquidation			sing and add add an action	Jen Gastanauon
	(specify instrument type immediately senior to				
35	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
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
		The second of th		The state of the s	The state of the s
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06376D6D1	Final Terms - CUSIP: 06368MLF9	Final Terms - CUSIP: 06376D6C3	Final Terms - CUSIP: 06376D6E9
	•				

	atures Of Regulatory Capital Instruments as except as noted)				
		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		BMO	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368MLJ1	06368MLL6	06368MLN2	06368MLM4
3		Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3		oi Cariada applicable triefeiri	or Canada applicable therein	or Canada applicable trierein	or Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
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) Par value of instrument	N/A 2.5	N/A USD 0.4	N/A 0.292	N/A 0.05
10					
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 13-Mar-2025	Liability - fair value option 14-Mar-2025	Liability - fair value option 14-Mar-2025	Liability - fair value option 14-Mar-2025
11	•	Dated 13-Mar-2025	Dated 14-Mar-2025	Dated 14-Mar-2025	Dated 14-Mar-2025
13	Original maturity date / Final maturity	13-Mar-2040	14-Mar-2040		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
14	locati tali subject to prior supervisory approval	169	169	100	100
15	Optional call date, contingent call dates and redemption amount / Initial maturity	13-Mar-26	14-Mar-26	14-Mar-26	14-Mar-26
16	Subsequent call dates, if applicable	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	On each March and September 14, commencing Mar 14, 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	Fixed
18	Coupon rate and any related index	Zero coupon, 6.10%	Zero coupon, 8.20%	Zero coupon, 5.85%	Zero coupon, 6.15%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to				
21	redeem	No	No	No	No
22		Cumulative	Cumulative	Cumulative	Cumulative
23		Non-convertible	Non-convertible	Non-convertible	Non-convertible
24		N/A	N/A	N/A	N/A
25		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 If convertible, specify instrument type convertible	N/A	N/A	N/A	N/A
28	into				
	If convertible, specify issuer of instrument it				
29	The state of the s	N/A	N/A	N/A	N/A
30		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		Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation				
1	(specify instrument type immediately senior to				
35		Pari pasu to Deposit Liabilities			
36	'	No	No	No	No
37		N/A	N/A	N/A	N/A
	Prospectus / Short Form Prospectus				
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368MLJ1	Final Terms - CUSIP: 06368MLL6	Final Terms - CUSIP: 06368MLN:	Final Terms - CUSIP: 06368MLM

To these control registroly copied copied		atures Of Regulatory Capital Instruments as except as noted)				
2 Charlest and provide pleasement of control programment of control						Included in TLAC not included in regulatory capital
2 Covering leads of the setument Province of Chesto and the law Province of Chesto and the law Province of Chesto and the law Province of Chesto and the law Province of Chesto and Setument Province Office And Setument Province Office And Setument Province Office And Setument Province Office And Setument Province Office And Setument Province Office	1	Issuer	BMO	ВМО	BMO	ВМО
Sequence of Centro and the laws of Connects participated on the Connects of Centro and the laws of Centro and the						
December production of the interview of Section Control applicable throne of Control applicable throne of Control applicable throne of Control applicable throne of Control applicable throne of Control applicable throne of Control applicable throne of Control applicable throne of Control applicable throne of Control applicable throne of Control applicable throne of Control applicable throne of Control applicable throne of Control applicable of the Turn of Control	2	identifier for private placement)	06368MLK8	06376D6G4	06376D6H2	06376D6F6
December production of the interview of Section Control applicable throne of Control applicable throne of Control applicable throne of Control applicable throne of Control applicable throne of Control applicable throne of Control applicable throne of Control applicable throne of Control applicable throne of Control applicable throne of Control applicable throne of Control applicable throne of Control applicable throne of Control applicable of the Turn of Control						
13 Subsective and several programment of Section 1. Commences 1. Comme	_					Province of Ontario and the laws
So It of the TLAC (term Street in criment of control of TLAC (term Street in criment of the control of the Control of TLAC (term Street in Control of the Co	3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
4 Transitional State III rose NA. NA. NA. NA. NA. NA. NA. NA. NA. NA.	3a	13 of the TLAC Term Sheet is achieved (for other	Contractual	Contractual	Contractual	Contractual
For Processor and invaling programs and processor Processor		Regulatory treatment				
6 Eligible at solitoprosprographycolocide 7 Printrumin Type 8 Ansure recognised in regulatory capital (Contents yn No. 1997 LAC institutional Contents of the Printrum Cont	4	Transitional Basel III rules	N/A	N/A	N/A	N/A
The informers type Annoted recognized in regulatory regulated Corrective in MA. Annoted recognized in regulatory regulated Corrective in MA. Annoted recognized in regulatory regulated Corrective in MA. Annoted recognized in structure in MA. Annoted recognized in structure in MA. 10. Annoted recognized in structure in MA. 11. Original and Statement in Mark 1990. 12. Original maturity state / Final maturity 13. Original maturity state / Final maturity 14. Issues call subject to prior supervisory approval. 15. Original call state, configurate call dates and Contractive in Mark 1990. 16. Subserguent call dates, if applicable due to prior supervisory approval. 17. Original call state, configurate call dates and Contractive in Mark 1990. 18. Subserguent call dates, if applicable due to prior supervisory approval. 19. Original call state, configurate call dates, and participated due to prior supervisory approval. 19. Subserguent call dates, if applicable due to prior subservisory approval. 19. Original call states, if applicable due to prior subservisory dependence of the maturity due to and excluding the maturity due to and excluding the maturity due to an ex	5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
Annoral recognised in regulatory capital (Currency in a function, set of note) income (section) dated (currency in a function) date (section) dated (section)	6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
8 millions, as of most recent reporting dates 10 Per value of intertument 10 Per value of intertument 10 Per value of intertument 11 Per per petation of millions of intertument 12 Per petation of millions 13 Per value of millions 14 Per petation of millions 15 Per petation of millions 16 Per value of millions 16 Per value of millions 17 Per per value of millions 18 Per petations 19 Per petations 19 Per petations 10 Per value of millions 19 Per petations 10 Per	7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8 millions, as of most receit eporting date). NA NA NA NA NA NA NA NA NA NA NA NA NA						
10 Accounting classification Liability - Februals option Liability - Februals option Liability - Februals option 10 Accounting classification 10 Ac		millions, as of most recent reporting date)				
11 Popperation of stated of manurary / Settlement						USD 40
Date Date				, ,		
13. Original multiply state / Fried multiply 14-Main-2000 17-Sep-2032 18-Main-2000 19-Sep 14-Main-2000 19-						19-Mar-2025
Cipiconal call date, contingent call dates and 15. redemption amount / Initial maturity 14. Mar-25 All par on 17-Sep-2025 All par on 18-Mar-2026 A						
Optional call date, contingent call dates and 14. Mar 26 At par on 17. Sep-2025 At par on each March and Suptember At par on each March and Suptember 14, commencing Nar 14, 2026 Subsequent call dates, if applicable on the supplement of the sup						19-Sep-2030
1-6 Internetion amount / Initial malurity	14	issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
14, commencing Mar 14, 2026 up to and excluding the maturity and excluding the maturity and excluding the maturity and excluding the maturity date matur	15		14-Mar-26	At par on 17-Sep-2025	At par on 18-Mar-2026	At par on 19-Sep-2025
Coupons/dividends	16	Subsequent call dates, if applicable	14, commencing Mar 14, 2026 up to and excluding the maturity	September 17, commencing Sep 17, 2025 up to and excluding the	September 18, commencing Mar 18, 2026 up to and excluding the	September 19, commencing Mar 19, 2025 up to and excluding the
17 Fixed or floating dividend/coupon Fixed Fix						The state of the s
18	17		Fixed	Fixed	Fixed	Fixed
19	18	Coupon rate and any related index	Zero coupon, 7,90%	5,25%	4.70%	5.10%
Fully discretionary, partially discretionary or mandatory and mandatory		·				
Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory						
21 redeem	20		Mandatory	Mandatory	Mandatory	Mandatory
21 redeem		Existence of a step up or other incentive to	•		·	j
22 Noncumulative or cumulative Cumulat	21		No	No	No	No
23 Convertible or non-convertible Non-converti						
24 If convertible, conversion trigger (s) N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A						
25						
26 If convertible, conversion rate N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A						
If convertible, mandatory or optional conversion N/A N						
28						
If convertible, specify issuer of instrument it convertible, specify issuer of instrument it down feature No No No No No No No No No No No No No	20					
29 converts into N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	∠ఠ					
30 Write-down feature	29		N/A	N/A	N/A	N/A
31						
32			110		110	140
If temporary write-down, description of write- down mechanism 34a Type of subordination				 		
If temporary write-down, description of write- down mechanism 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu		·				
34 down mechanism 34a Type of subordination Exemption from subordination Exemptio	33			 		
34a Type of subordination Exemption from subordination	<u> </u>					
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 35 instrument) 36 Non-compliant transitioned features 37 If yes, specify non-compliant features No No No No No No No No No No No No No N				<u> </u>	F	
(specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features No No No No No No No N	34a		Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35 instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabiliti						
36 Non-compliant transitioned features No No No No No No No No No No No No No						
36 Non-compliant transitioned features No No No No No No No No No No No No No	35		Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37 If yes, specify non-compliant features N/A N/A N/A N/A N/A 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						
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		·				
Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement	- 51	Prospectus / Base Shelf Prospectus / Short Form				
Pricing Supplement (if applicable)		Supplement to Base Shelf Prospectus (if applicable)				
	<u> </u>			MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368MLK8	Final Terms - CUSIP: 06376D6G4	Final Terms - CUSIP: 06376D6H2	Final Terms - CUSIP: 06376D6F6

	atures Of Regulatory Capital Instruments as except as noted)				
	. ,	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368MLZ5	06368MMC5	06368MMA9	06376D6R0
			Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	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	Contractual
	Regulatory treatment	Contractual	Contractual	Contractal	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	21				
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 14.595	1.395	USD 0.255	USD 20
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-Mar-2025	21-Mar-2025	21-Mar-2025	24-Mar-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	20-Mar-2040	21-Mar-2028	21-Mar-2040	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	20-Mar-26	At par on 21-Mar-2026	21-Mar-26	At par on 24-Sep-2025
16	Subsequent call dates, if applicable	On each March and September 20, commencing Mar 20, 2026 up to and excluding the maturity date	At par on each March and September 21, commencing Sep 21, 2026 up to and excluding the maturity date	On each March and September 21, commencing Mar 21, 2026 up to and excluding the maturity date	At par on each March and September 24, commencing Sep 24, 2025 up to and excluding the maturity date
-10	Coupons/dividends		maturity date		matumy date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 8.30%	3.35%	Zero coupon, 7.90%	5.03%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to			•	
21	redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	N/A	N/A	N/A	N/A
28	into				
	If convertible, specify issuer of instrument it				
29	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, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation				
	(specify instrument type immediately senior to				
35	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				MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)				
	Supplement to Base Shelf Prospectus (if applicable)				MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368MLZ5	Final Terms - CUSIP: 06368MMC	Final Terms - CUSIP: 06368MMA	MTN Prospectus Supplement Final Terms - CUSIP: 06376D6R0

	atures Of Regulatory Capital Instruments s except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	ВМО	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06376D6P4	06376D6Q2	06376D6L3	06368MLY8
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eliqible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
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 3	USD 5	USD 2.453	1.85
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-Mar-2025	27-Mar-2025	27-Mar-2025	27-Mar-2025
12	Perpetual or dated Original maturity date / Final maturity	Dated 25-Mar-2030	Dated 27-Mar-2029	Dated 27-Mar-2028	Dated 27-Mar-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
			1.55		
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 25-Mar-2026	At par on 27-Mar-2026	At par on 27-Sep-2025	At par on 27-Mar-2027
16	Subsequent call dates, if applicable		At par on each March and September 27, commencing Mar 27, 2026 up to and excluding the maturity date	At par on each March and September 27, commencing Sep 27, 2025 up to and excluding the maturity date	At par on each March and September 27, commencing Mar 27, 2027 up to and excluding the maturity date
	Coupons/dividends				The state of the s
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.00%	5.00%	4.75%	3.40%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to				
21	redeem Nanaumulatiiva ar aumulatiiva	No Communications	No	No	No Community or
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
23	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it			N 1/2	N/A
29	converts into Write-down feature	N/A	N/A	N/A	N/A
30	If write-down, write-down trigger (s)	No	No	No	No
31	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism	Examplian from subset Production	Everation from subsection	Everation from subset 19 of the	Everation from substitution
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation				
35	(specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
57	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus	
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06376D6P4	Final Terms - CUSIP: 06376D6Q2	Final Terms - CUSIP: 06376D6L3	Final Terms - CUSIP: 06368MLY8
					-

	atures Of Regulatory Capital Instruments s except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	ВМО	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06376D6M1	06368MLX0	06376D6N9	06368MMQ4
	Coverning law(a) of the instrument		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	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	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 0.94	0.7	USD 0.412	3.276
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-Mar-2025	27-Mar-2025	27-Mar-2025	28-Mar-2025
12	Perpetual or dated	Dated 07 Mar 2005	Dated	Dated	Dated
13	Original maturity date / Final maturity	27-Mar-2035	27-Mar-2030	27-Mar-2037	28-Mar-2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 27-Mar-2027	At par on 27-Mar-2027	At par on 27-Mar-2027	28-Mar-26
46	Subsequent cell dates if applicable		At par on each March and September 27, commencing Mar 27, 2027 up to and excluding the maturity date	At par on each March and September 27, commencing Mar 27, 2027 up to and excluding the maturity date	On each March and September 28, commencing Mar 28, 2026 up to and excluding the maturity date
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	maturity date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.30%	3.69%	5.40%	Zero coupon, 3.96%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to				
21	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 If convertible, conversion rate	N/A N/A	N/A	N/A N/A	N/A N/A
26	ii convenible, convension rate	IN/A	N/A	IVA	IWA.
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	N/A	N/A	N/A	N/A
28	into				
	If convertible, specify issuer of instrument it		l		1
29	converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s) If write-down, full or partial				
32	If write-down, full or partial If write-down, permanent or temporary				
- 33	If temporary write-down, description of write-				<u> </u>
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
J-a	Position in subordination hierarchy in liquidation	Zampaon nom suboruliation	Z.omption from Suborulliation	Zampilon nom suborumation	
	(specify instrument type immediately senior to				
35	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
3,	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: 06376D6M	Final Terms - CUSIP: 06368MLX	Final Terms - CUSIP: 06376D6N9	Final Terms - CUSIP: 06368MMC

	atures Of Regulatory Capital Instruments as 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	regulatory capital BMO
<u> </u>	Unique identifier (eg CUSIP, ISIN, or Bloomberg	DIVICE TO THE PROPERTY OF THE	BMO	DINIO	Billo
2	identifier for private placement)	06368MMP6	06376D6S8	06368MMU5	06368MMT8
	Commission Involved the instrument		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	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				
Ja	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contraction	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	1.05	USD 3	0.896	
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-Mar-2025	4-Apr-2025	4-Apr-2025	4-Apr-2025
12	Perpetual or dated	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	Yes
15	Optional call date, contingent call dates and 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 4-Apr-2026
46	Subagguant call dates if applicable		4, commencing Apr 4, 2026 up to		4, commencing Apr 4, 2026 up to
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	and excluding the maturity date	and excluding the maturity date	and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.55%	5.00%	4.20%	4.00%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
0.4	Existence of a step up or other incentive to	NI.		N.	l.
21	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
	Maria and the second of		l		l.,,
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
20	If convertible, specify issuer of instrument it				
29	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, 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 instrument type immediately senior to				
35	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		MTN Prospectus		
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement		
	Pricing Supplement (if applicable)				
	İ	Final Terms - CUSIP: 06368MMP	Final Terms - CUSIP: 06376D6S8	Final Terms - CUSIP: 06368MMU	Final Terms - CUSIP: 06368MMT8

	eatures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	BMO	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368MMW1	06368MNH3	06376D6W9	06376D6T6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
- 6 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
	monument type	Other FEXO motivation	Other FERO Hotelmone	Other FERO Hotelmone	Guidi 12 to modulion
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9 10	Par value of instrument Accounting classification	USD 1.066 Liability - fair value option	USD 0.3 Liability - fair value option	USD 10 Liability - fair value option	USD 5 Liability - fair value option
11	Original date of issuance / Settlement	4-Apr-2025	4-Apr-2025	8-Apr-2025	10-Apr-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	4-Apr-2035	4-Apr-2040	31-Mar-2028	10-Apr-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 4-Apr-2026	At par on 4-Apr-2026	At par on 8-Apr-2026	At par on 10-Apr-2026
					·
				At par on each January, April,	At par on each April and October
		At par on each April and October		July, and October 8,	10, commencing Apr 10, 2026 up
			4, commencing Apr 4, 2026 up to		to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	and excluding the maturity date	and excluding the maturity date	and excluding the maturity date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.50%	Zero coupon, 8.25%	4.75%	5.15%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or	Manadatan.	Manadatan	Mandatan	Mandatan
20	mandatory Existence of a step up or other incentive to	Mandatory	Mandatory	Mandatory	Mandatory
21	redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
20	If convertible, specify instrument type convertible into				
28	If convertible, specify issuer of instrument it				
29	converts into	N/A	N/A	N/A	N/A
				NI-	No
30	Write-down feature	No	No	No	
30 31	Write-down feature If write-down, write-down trigger (s)	No	No	NO	
30 31 32	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No	No	NO	
30 31	Write-down feature If write-down, write-down trigger (s)	No	No	NO	
30 31 32 33 34	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism				
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 Exemption from subordination	No Exemption from subordination	Exemption from subordination	Exemption from subordination
30 31 32 33 34	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation				Exemption from subordination
30 31 32 33 34	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination				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	Pari pasu to Deposit Liabilities
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	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	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 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 N/A	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	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	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 If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	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	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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	Exemption from subordination 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	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 MTN Prospectus MTN Prospectus Supplement	Pari pasu to Deposit Liabilities No N/A MTN Prospectus

(Ψ IIIIIIOII	atures Of Regulatory Capital Instruments s except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06376D6U3	06376D6V1	06368MNG5	06368MNM2
-					
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 3	USD 2.966	1.5	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10-Apr-2025	10-Apr-2025	8-Apr-2025	14-Apr-2025
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 10-Apr-2030	Dated 10-Apr-2028	Dated 8-Apr-2035	Dated 14-Apr-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 10-Apr-2027	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	At par on each April and October		At par on each April and October
				A	
		TTO, COMMERCING ADI TO, 2027 UD	110. commencing Oct 10. 2025 up	At par on each April and October	114. commencing Apr 14. 2026 up I
		to and excluding the maturity	10, commencing Oct 10, 2025 up to and excluding the maturity	8, commencing Apr 8, 2026 up to	
16	Subsequent call dates, if applicable				
	Coupons/dividends	to and excluding the maturity date	to and excluding the maturity date	8, commencing Apr 8, 2026 up to and excluding the maturity date	to and excluding the maturity date
16 17 18		to and excluding the maturity	to and excluding the maturity	8, commencing Apr 8, 2026 up to	to and excluding the maturity
17	Coupons/dividends Fixed or floating dividend/coupon	to and excluding the maturity date	to and excluding the maturity date Fixed	8, commencing Apr 8, 2026 up to and excluding the maturity date Fixed	to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	to and excluding the maturity date Fixed 5.10%	to and excluding the maturity date Fixed 4.75% No	8, commencing Apr 8, 2026 up to and excluding the maturity date Fixed 4.05% No	to and excluding the maturity date Fixed 3.45%
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	to and excluding the maturity date Fixed 5.10%	to and excluding the maturity date Fixed 4.75%	8, commencing Apr 8, 2026 up to and excluding the maturity date Fixed 4.05%	to and excluding the maturity date Fixed 3.45%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	to and excluding the maturity date Fixed 5.10% No Mandatory	to and excluding the maturity date Fixed 4.75% No Mandatory	8, commencing Apr 8, 2026 up to and excluding the maturity date Fixed 4.05% No Mandatory	to and excluding the maturity date Fixed 3.45% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	to and excluding the maturity date Fixed 5.10% No Mandatory	to and excluding the maturity date Fixed 4.75% No	8, commencing Apr 8, 2026 up to and excluding the maturity date Fixed 4.05% No Mandatory No	to and excluding the maturity date Fixed 3.45%
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible	to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible	8, commencing Apr 8, 2026 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible	to and excluding the maturity date Fixed 3.45% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A	to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A	8, commencing Apr 8, 2026 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A	to and excluding the maturity date Fixed 3.45% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A	to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A	8, commencing Apr 8, 2026 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A	to and excluding the maturity date Fixed 3.45% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A	to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A	8, commencing Apr 8, 2026 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A	to and excluding the maturity date Fixed 3.45% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A	to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A	8, commencing Apr 8, 2026 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A	to and excluding the maturity date Fixed 3.45% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	8, commencing Apr 8, 2026 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	to and excluding the maturity date Fixed 3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	8, commencing Apr 8, 2026 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	to and excluding the maturity date Fixed 3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	8, commencing Apr 8, 2026 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	to and excluding the maturity date Fixed 3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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	to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	8, commencing Apr 8, 2026 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	to and excluding the maturity date Fixed 3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	8, commencing Apr 8, 2026 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	to and excluding the maturity date Fixed 3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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, write-down trigger (s) If write-down, full or partial	to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	8, commencing Apr 8, 2026 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	to and excluding the maturity date Fixed 3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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	to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	8, commencing Apr 8, 2026 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	to and excluding the maturity date Fixed 3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partiall If write-down, permanent or temporary If temporary write-down, description of write-	to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	8, commencing Apr 8, 2026 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	to and excluding the maturity date Fixed 3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	8, commencing Apr 8, 2026 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	to and excluding the maturity date Fixed 3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	8, commencing Apr 8, 2026 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	to and excluding the maturity date Fixed 3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	8, commencing Apr 8, 2026 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	to and excluding the maturity date Fixed 3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	8, commencing Apr 8, 2026 up to and excluding the maturity date Fixed 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	to and excluding the maturity date Fixed 3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368MNN0	06368MNL4	06368MNK6	06368MNA8
	identifier for private placement)	000001/11/1/0	OGOGOWINE	00000111110	000001111110
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Means by which enforceability requirement of Section	от Сапада аррпсавле плетент	от Сапада арріїсаріе і петепт	or Cariada applicable triereiri	ог Сапаца арріїсаріє пістепт
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
10	Par value of instrument Accounting classification	Uishility fair value ention	USD 1.09	0.715	USD 0.25 Liability - fair value option
11	Original date of issuance / Settlement	Liability - fair value option 14-Apr-2025	Liability - fair value option 14-Apr-2025	Liability - fair value option 14-Apr-2025	16-Apr-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	14-Apr-2028	14-Apr-2028	14-Apr-2040	
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 14-Apr-2026	At par on 14-Apr-2026	14-Apr-26	At par on 16-Apr-2030
		At par an agab April and October	At par an agab April and October		At par an each April and October
		At par on each April and October 14, commencing Apr 14, 2026 up	14, commencing Apr 14, 2026 up	On each April and October 14.	At par on each April and October 16, commencing Apr 16, 2030 up
		to and excluding the maturity	to and excluding the maturity	commencing Apr 14, 2026 up to	to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	date	date	and excluding the maturity date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.30%	4.70%	Zero coupon, 5.85%	5.58%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to				, , , , , ,
21	redeem	No	No	No	No
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	If convertible, specify instrument type convertible				
28	into				
29	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, full or partial If write-down, permanent or temporary				
- 33	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
1	Position in subordination hierarchy in liquidation				
1	(Specify instrument type infinediately senior to	Dari nacu ta Danasit Liabilitias	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35	(specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities			No
36	instrument) Non-compliant transitioned features	No	No	No	
	instrument) Non-compliant transitioned features If yes, specify non-compliant features		No N/A	No N/A	N/A
36	instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No			
36	instrument) Non-compliant transitioned features If yes, specify non-compliant features	No			
36	instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No			
36	instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No			
36	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			
36	instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No N/A	N/A	N/A	

	atures 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	<u> </u>	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368MMZ4	06368MNU4	06376D6X7	06376D6Y5
2	Coversing law(a) of the instrument		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	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	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		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 0.45	USD 1.64	USD 2	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	16-Apr-2025	17-Apr-2025	24-Apr-2025	24-Apr-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	16-Apr-2040	17-Apr-2040		24-Apr-2029
14	issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 16-Apr-2030	17-Apr-26	At par on 24-Apr-2026	At par on 24-Apr-2026
10		At par on each April and October 16, commencing Apr 16, 2030 up to and excluding the maturity	commencing Apr 17, 2026 up to	24, commencing Apr 24, 2026 up to and excluding the maturity	At par on each April and October 24, commencing Apr 24, 2026 up to and excluding the maturity
16	Subsequent call dates, if applicable	date	and excluding the maturity date	date	date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.34%	Zero coupon, 8.3%	5.15%	5.00%
19	Existence of a dividend stopper		No	No	No S.GG70
- 1	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to	•	•		·
21	redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	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 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
20	comonado, comordion rato				. 41.3
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	N/A	N/A	N/A	N/A
28	into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30		No No	No No	No No	No No
31	If write-down, write-down trigger (s)	-	-	-	
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation				
25	(specify instrument type immediately senior to	Dari pagu ta Darasit I tal 190	Dori nocu to Desertativa (1991)	Pori negute Desertativa (1997)	Dari populto Deserti I tot 1991
	instrument) Non-compliant transitioned features		Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36 37		No N/A	No N/A	No N/A	No N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	IV/A	IIV/A		
	Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus	MTN Prospectus
\vdash				MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			First Tarres - OHOLD: 00070D0V	7 Final Terms - CUSIP: 06376D6Y5

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35 instrument) Pari pasu to Deposit Liabilities Pari pasu to Depos	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	30, commencing Apr 30, 2026 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing May 2, 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 May 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	commencing May 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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37 If yes, specify non-compliant features N/A N/A N/A N/A N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement Pricing Supplement (if applicable)	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	30, commencing Apr 30, 2026 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	commencing May 2, 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 Exemption from subordination	commencing May 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	commencing May 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement Pricing Supplement (if applicable)	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	30, commencing Apr 30, 2026 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing May 2, 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 NO Exemption from subordination Pari pasu to Deposit Liabilities	commencing May 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing May 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement Pricing Supplement (if applicable)	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	30, commencing Apr 30, 2026 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing May 2, 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No	commencing May 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing May 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement Pricing Supplement (if applicable)	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	30, commencing Apr 30, 2026 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing May 2, 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No	commencing May 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing May 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.65% 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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MTN Prospectus Supplement Pricing Supplement (if applicable)	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	30, commencing Apr 30, 2026 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	commencing May 2, 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No	commencing May 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing May 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
Pricing Supplement (if applicable)	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	30, commencing Apr 30, 2026 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	commencing May 2, 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No	commencing May 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing May 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If tremporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	30, commencing Apr 30, 2026 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A N/A N/A	commencing May 2, 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No	commencing May 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing May 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If tremporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	30, commencing Apr 30, 2026 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A N/A N/A	commencing May 2, 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No	commencing May 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing May 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	30, commencing Apr 30, 2026 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A N/A N/A	commencing May 2, 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No	commencing May 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing May 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	30, commencing Apr 30, 2026 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A MO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	commencing May 2, 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	commencing May 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	commencing May 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 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

(\$ million	atures Of Regulatory Capital Instruments as except as noted)				
	,	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BINO	ВМО	BNO	BNO
2	identifier for private placement)	06368MPK4	06368MPL2	06368MPM0	06368MPR9
	, ,				
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section				
Sa	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 0.3	13	0.5	0.606
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	2-May-2025	2-May-2025	5-May-2025	6-May-2025
12 13	Original maturity date / Final maturity	Dated 2-May-2030	Dated 2-May-2028	Dated 5-May-2035	Dated 6-May-2040
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	, , , , , , , , , , , , , , , , , , , ,				
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	2-May-26	At par on 2-May-2026	At par on 5-May-2026	5-May-26
	·	,	,		·
				At par on each May and	
		On each May and November 2, commencing May 2, 2026 up to	At par on each May, commencing May 2, 2026 up to and excluding	November 5, commencing May 5, 2026 up to and excluding the	On each May and November 5, commencing May 5, 2026 up to
16	Subsequent call dates, if applicable	and excluding the maturity date	the maturity date	maturity date	and excluding the maturity date
-10				maturity date	
	Coupons/dividends	and excluding the maturity date	•		and oxordaing the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
17 18		,	Fixed Zero coupon, 3.60%	Fixed 4.40%	Ŭ ,
	Fixed or floating dividend/coupon	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 Zero coupon, 5.45% No	Zero coupon, 3.60% No	4.40% No	Fixed Zero coupon, 6.30% No
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed Zero coupon, 5.45%	Zero coupon, 3.60%	4.40%	Fixed Zero coupon, 6.30%
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	Fixed Zero coupon, 5.45% No Mandatory	Zero coupon, 3.60% No Mandatory	A.40% No Mandatory	Fixed Zero coupon, 6.30% 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	Fixed Zero coupon, 5.45% No Mandatory	Zero coupon, 3.60% No Mandatory	No Mandatory No	Fixed Zero coupon, 6.30% 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	Fixed Zero coupon, 5.45% No Mandatory No Cumulative	Zero coupon, 3.60% No Mandatory No Cumulative	No Mandatory No Cumulative	Fixed Zero coupon, 6.30% 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 Zero coupon, 5.45% No Mandatory	Zero coupon, 3.60% No Mandatory	No Mandatory No	Fixed Zero coupon, 6.30% 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	Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible	Zero coupon, 3.60% No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 3.60% No Mandatory No Cumulative Non-convertible N/A	A.40% No Mandatory No Cumulative Non-convertible N/A	Fixed Zero coupon, 6.30% 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, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 3.60% 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	Fixed Zero coupon, 6.30% 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, conversion rate If convertible, conversion rate	Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 3.60% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 3.60% 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	Fixed Zero coupon, 6.30% 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, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 3.60% 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	Fixed Zero coupon, 6.30% 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	Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 3.60% 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	Fixed Zero coupon, 6.30% 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 3.60% 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 Zero coupon, 6.30% 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 Write-down feature If write-down, write-down trigger (s)	Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.60% 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 Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 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, specify instrument type convertible into If 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, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.60% 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 Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.60% 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 Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer 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	Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.60% 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 Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Zero coupon, 3.60% 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	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
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	Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.60% 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 Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, 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 Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Zero coupon, 3.60% 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	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
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	Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Zero coupon, 3.60% 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	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Zero coupon, 3.60% 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 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
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, trully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer 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)	Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities	Zero coupon, 3.60% 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 Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed Zero coupon, 6.30% 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, conversion trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero coupon, 3.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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 Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero coupon, 3.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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 Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If tremporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero coupon, 3.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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 Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero coupon, 3.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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 Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If tremporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero coupon, 3.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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 Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero coupon, 3.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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 Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero coupon, 3.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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 Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Zero coupon, 3.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No

	atures Of Regulatory Capital Instruments s except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
<u> </u>	Unique identifier (eg CUSIP, ISIN, or Bloomberg	DIVIO	Bivio	BINO	BIVIO
2	identifier for private placement)	06376DN34	06376DN26	06368MPU2	06376DN42
	, ,				
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
0-	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other	0	Caratan at incl	Caratan at incl	Control
	TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				l.,,
8	millions, as of most recent reporting date) Par value of instrument	N/A USD 5	N/A USD 5.174	N/A	N/A USD 3
9	Accounting classification	Liability - fair value option	Liability - fair value option	3.35 Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	8-May-2025	9-May-2025	9-May-2025	12-May-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated 12 May 2023
13	Original maturity date / Final maturity	8-May-2028	9-May-2029	9-May-2030	12-May-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
1					
1	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 2-Feb-2026	At par on 9-May-2026	At par on 9-May-2026	At par on 12-May-2026
	•	,	·		
		At par on each February, May,			
		Accessed and Maccesses 0	At any an analy Marriage	At any an analy Marray	At a su sus sus sus la Maria sus al
		August and November 8,	At par on each May and	At par on each May and	At par on each May and
		commencing February 8, 2026	November 9, commencing May	November 9, commencing May	November 12, commencing May
16	Subsequent call dates, if applicable				
16	Coupons/dividends	commencing February 8, 2026 up to and excluding the maturity	November 9, commencing May 9, 2026 up to and excluding the maturity date	November 9, commencing May 9, 2026 up to and excluding the	November 12, commencing May 12, 2026 up to and excluding the
17	Coupons/dividends Fixed or floating dividend/coupon	commencing February 8, 2026 up to and excluding the maturity date Fixed	November 9, commencing May 9, 2026 up to and excluding the maturity date	November 9, commencing May 9, 2026 up to and excluding the maturity date	November 12, commencing May 12, 2026 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	commencing February 8, 2026 up to and excluding the maturity date Fixed 4.70%	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 5.00%	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80%	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	commencing February 8, 2026 up to and excluding the maturity date Fixed	November 9, commencing May 9, 2026 up to and excluding the maturity date	November 9, commencing May 9, 2026 up to and excluding the maturity date	November 12, commencing May 12, 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 February 8, 2026 up to and excluding the maturity date Fixed 4.70%	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 5.00%	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80%	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% 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	commencing February 8, 2026 up to and excluding the maturity date Fixed 4.70%	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 5.00%	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80%	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75%
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	commencing February 8, 2026 up to and excluding the maturity date Fixed 4.70% No Mandatory	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% 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	commencing February 8, 2026 up to and excluding the maturity date Fixed 4.70% No Mandatory	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 5.00%	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80%	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% 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	commencing February 8, 2026 up to and excluding the maturity date Fixed 4.70% No Mandatory	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% 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)	commencing February 8, 2026 up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% 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	commencing February 8, 2026 up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary 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 February 8, 2026 up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% 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 If convertible, conversion rate	commencing February 8, 2026 up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	commencing February 8, 2026 up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	commencing February 8, 2026 up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative 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 February 8, 2026 up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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 February 8, 2026 up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	commencing February 8, 2026 up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 9, commencing May 9, 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	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	commencing February 8, 2026 up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 9, commencing May 9, 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	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	commencing February 8, 2026 up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 9, commencing May 9, 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	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	commencing February 8, 2026 up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 9, commencing May 9, 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	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% No Mandatory 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 February 8, 2026 up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 9, commencing May 9, 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	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% No Mandatory 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, pacify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-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 February 8, 2026 up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	November 9, commencing May 9, 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	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination	commencing February 8, 2026 up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 9, commencing May 9, 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	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% No Mandatory 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into If convertible, on trigger (s) If write-down, write-down trigger (s) 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	commencing February 8, 2026 up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	November 9, commencing May 9, 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	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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	commencing February 8, 2026 up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	November 9, commencing May 9, 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	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into If convertible, on trigger (s) If write-down, write-down trigger (s) 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	commencing February 8, 2026 up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	November 9, commencing May 9, 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	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down, write-down trigger (s) If write-down, unite-down trigger (s) If write-down, permanent or temporary If 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 February 8, 2026 up to and excluding the maturity date 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	November 9, commencing May 9, 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	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down, write-down trigger (s) If write-down, unite-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of 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 February 8, 2026 up to and excluding the maturity date 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	November 9, commencing May 9, 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	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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	commencing February 8, 2026 up to and excluding the maturity date 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	November 9, commencing May 9, 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	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% No 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down, write-down trigger (s) If write-down, unite-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of 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 February 8, 2026 up to and excluding the maturity date 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	November 9, commencing May 9, 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	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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	commencing February 8, 2026 up to and excluding the maturity date 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	November 9, commencing May 9, 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	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% No 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing February 8, 2026 up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus	November 9, commencing May 9, 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 N/A N/A N	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% No 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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	commencing February 8, 2026 up to and excluding the maturity date 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	November 9, commencing May 9, 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	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% No 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible 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 (if applicable)	commencing February 8, 2026 up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus	November 9, commencing May 9, 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 N/A N/A N	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% No 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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	commencing February 8, 2026 up to and excluding the maturity date 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/	November 9, commencing May 9, 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 N/A MO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	November 9, commencing May 9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	November 12, commencing May 12, 2026 up to and excluding the maturity date Fixed 4.75% No 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A N/A N/A

	eatures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
	loguer	regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	ВМО	ВМО	BMO
2	identifier for private placement)	06376DN59	06368MPX6	06368MQC1	06368MQN7
	, ,				
_		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section				
Ja	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Communication	Contractaci	Communication	Contractadi
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
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
	instrument type	Other TEAC Instrument	Other TEAC Institution	Other TEAC Instrument	Other TEAC 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 1.111	6.2	8	0.217
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	14-May-2025 Dated	16-May-2025 Dated	16-May-2025 Dated	Dated 16-May-2025
13	Original maturity date / Final maturity	14-May-2032	16-May-2030	16-May-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	At par on 14-May-2026	At par on 16-May-2029	At par on 16-May-2030	At par on 16-May-2026
		A	A	A	
		At par on each May and November 14, commencing May	At par on each May and November 16, commencing May	At par on each May and November 16, commencing May	At par on each May and November 16, commencing May
		14, 2026 up to and excluding the	16, 2029 up to and excluding the	16, 2030 up to and excluding the	16, 2026 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date	maturity date
	Coupons/dividends	,	,	,	,
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.10%	3.75%	4.25%	4.25%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or	Mandatory	Mandatan	Mandaton	Mandatory
20	mandatory Existence of a step up or other incentive to	Mandatory	Mandatory	Mandatory	Iwandatory
21	redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	If convertible, manualory or optional conversion If convertible, specify instrument type convertible	13/73	18/73	11/71	1973
28	into				
1	If convertible, specify issuer of instrument it				
29	converts into	N/A	N/A	N/A	N/A
30	converts into Write-down feature	N/A No	N/A No	N/A No	N/A No
30 31	converts into Write-down feature If write-down, write-down trigger (s)				
30 31 32	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial				
30 31	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary				
30 31 32 33	converts into Write-down feature If write-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	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary				
30 31 32 33 34	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No	No	No	No
30 31 32 33 34 34a	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	No Exemption from subordination	No Exemption from subordination	Exemption from subordination	Exemption from subordination
30 31 32 33 34 34a 35	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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	Exemption from subordination Pari pasu to Deposit Liabilities
30 31 32 33 34 34a 35 36	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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	Exemption from subordination Pari pasu to Deposit Liabilities No
30 31 32 33 34 34a 35	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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	Exemption from subordination Pari pasu to Deposit Liabilities
30 31 32 33 34 34a 35 36	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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	Exemption from subordination Pari pasu to Deposit Liabilities No
30 31 32 33 34 34a 35 36	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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	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	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in 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	Exemption from subordination Pari pasu to Deposit Liabilities No
30 31 32 33 34 34a 35 36	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in 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	Exemption from subordination Pari pasu to Deposit Liabilities No
30 31 32 33 34 34a 35 36	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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	Exemption from subordination Pari pasu to Deposit Liabilities No
30 31 32 33 34 34a 35 36	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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	Exemption from subordination Pari pasu to Deposit Liabilities No
30 31 32 33 34 34a 35 36	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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	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	converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No

Included in TLAC not included in TLAC not included in regulatory capital regulatory regulatory capital regulatory regulato	regulatory capital BMO 06368MPP3 06368MPN8 rio and the laws able therein Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A N/A
regulatory capital regulatory capital regulatory capital regulatory capital regulatory capital regulatory capital regulatory capital regulatory capital slaver shows a superior of the instrument recognised in regulatory capital slave shows a superior capital slaver shows a superior capital regulatory capital regulatory capital slaver shows a superior capital regulatory capital regulatory capital regulatory capital slaver shows a superior capital regulatory capital regulatory capital slaver shows a superior capital regulatory capital regulatory capital slaver shows a superior capital regulatory capital slaver shows a superior capital regulatory capital regulatory capital slaver shows a superior capital slaver shows a superior capital regulatory capital regulatory capital regulatory capital slaver shows a superior capital slaver shows a superior capital regulatory regulatory capital regulatory capital regulatory capital regulatory capital regulatory capital regulatory capital regulatory capital regulatory capital regulatory capital regulatory regulator	regulatory capital BMO 06368MPP3 06368MPN8 rio and the laws able therein Contractual N/A N/A N/A N/A
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) Obstance of Ontario and the laws of Canada applicable therein Obstance of Ontario and the laws of Canada applicable therein Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules N/A N/A N/A N/A N/A N/A N/A N/	06368MPP3 06368MPN8 rio and the laws able therein of Canada applicable therein Contractual N/A N/A N/A N/A
2 identifier for private placement) 8 Province of Ontario and the laws of Canada applicable therein 9 Province of Ontario and the laws of Canada applicable therein 10 Province of Ontario and the laws of Canada applicable therein 11 Province of Ontario and the laws of Canada applicable therein 12 Province of Ontario and the laws of Canada applicable therein 13 Province of Ontario and the laws of Canada applicable therein 14 Province of Ontario and the laws of Canada applicable therein 15 Province of Ontario and the laws of Canada applicable therein 16 Province of Ontario and the laws of Canada applicable therein 18 Province of Ontario and the laws of Canada applicable therein 18 Province of Ontario and the laws of Canada applicable therein 18 Province of Ontario and the laws of Canada applicable therein 18 Province of Ontario and the laws of Canada applicable therein 19 Province of Ontario and the laws of Canada applicable therein 10 Province of Ontario and the laws of Canada applicable therein 10 Province of Ontario and the laws of Canada applicable therein 10 Canada applicable therein 10 Contractual 10 Province of Ontario and the laws of Canada applicable therein 10 Canada applicable therein 11 Province of Ontario and the laws of Canada applicable therein 12 Province of Ontario and the laws of Canada applicable therein 13 Province of Ontario and the laws of Canada applicable therein 13 Canada applicable therein 13 Province of Ontario and the laws of Canada applicable therein 13 Canada applicable therein 14 Province of Ontario and the laws of Canada applicable therein 16 Canada applicable therein 18 Province of Ontario and the laws of Canada applicable therein 18 Province of Ontario and the laws of Canada applicable therein 19 Province of Ontario and the laws of Canada applicable therein 18 Province of Ontario and the laws of Canada applicable therein 19 Canada applicable therein 20 Contractual 21 Province of Ontario and the laws of Canada applicable therein 22 Province of On	rio and the laws able therein Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A N/A
3 Governing law(s) of the instrument of Section 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 4 Transitional Basel III rules N/A 1 Feligible at solo/group/group&solo N/A N/A 1 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 of Canada applicable therein Contractual Contractual Contractual N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	rio and the laws able therein Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A N/A
3 Governing law(s) of the instrument of Canada applicable therein of Canad	contractual N/A N/A N/A
3 Governing law(s) of the instrument of Canada applicable therein of Canad	Contractual N/A N/A N/A N/A
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment 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	Contractual N/A N/A N/A
3a 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Contractual Contractual Contractual	N/A N/A N/A
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 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 0.469 USD 28.035	N/A N/A N/A
4 Transitional Basel III rules N/A N/A N/A N/A 5 Post-transitional Basel III rules N/A N/A N/A N/A 6 Eligible at solo/group/group&solo N/A N/A N/A N/A 7 Instrument type Other TLAC instrument Other TLAC instrument Other TLAC instrument Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A N/A N/A N/A 9 Par value of instrument USD 0.469 USD 28.035	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 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 0.469 USD 28.035	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 N/A N/A USD 0.469 USD 28.035	
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 9 Par value of instrument USD 0.469 USD 28.035	ument Other TLAC instrument
8 millions, as of most recent reporting date) N/A N/A N/A N/A 9 Par value of instrument USD 0.469 USD 28.035	į
8 millions, as of most recent reporting date) N/A N/A N/A N/A 9 Par value of instrument USD 0.469 USD 28.035	
	N/A
10 Accounting classification Liability - fair value option Liability - fair value option Liability - fair value	1.5 1.5
10 Accounting classification Liability - fair value option Liabili	e option Liability - fair value option 21-May-2025 21-May-2025
12 Perpetual or dated Dated Dated Dated	Dated
13 Original maturity date / Final maturity 16-May-2035 19-May-2028 14 Issuer call subject to prior supervisory approval Yes Yes Yes	21-May-2040 21-May-2040
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 16-May-2026 At par on 19-November-2025 At par on 21-May-	-2030 At par on 21-May-2030
Access to the second se	At any and Many and
At par on each May and At par on each May and At par on each May November 16, commencing May November 19, commencing Nov November 21, cor	
16, 2026 up to and excluding the 19, 2025 up to and excluding the 21, 2030 up to and	nd excluding the 21, 2030 up to and excluding the
16 Subsequent call dates, if applicable maturity date maturity date maturity date maturity date	maturity date
17 Fixed or floating dividend/coupon Fixed Fixed Fixed	Fixed
18 Coupon rate and any related index 5.75% 5.00%	4.55% 4.35%
19 Existence of a dividend stopper No No No	No
Fully discretionary, partially discretionary or 20 mandatory Mandatory Mandatory Mandatory	Mandatory
Existence of a step up or other incentive to	
21 redeem No No No	No
22 Noncumulative or cumulative Cumulative Cumulative Cumulative 23 Convertible or non-convertible Non-convertible Non-convertible	Cumulative Non-convertible
24 If convertible, conversion trigger (s) N/A N/A N/A N/A	Non-conventible
25 If convertible, fully or partially N/A N/A N/A	N/A N/A
	N/A
25 If convertible, fully or partially N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A	N/A N/A N/A
25 If convertible, fully or partially N/A N/A N/A 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 If convertible, specify instrument type convertible	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 If convertible, specify instrument type convertible into	N/A N/A N/A
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25 If convertible, fully or partially N/A N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible into 29 converts into N/A N/A N/A N/A 30 Write-down feature No No No No No No If write-down, write-down 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 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A
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 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible into 29 converts into N/A N/A N/A N/A 30 Write-down feature No No No No No No If write-down, write-down trigger (s)	N/A N/A N/A N/A
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25 If convertible, fully or partially N/A N/A N/A N/A 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 convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A NO
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25 If convertible, fully or partially N/A N/A N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify instrument it convertible, specify instrument it convertible, specify instrument it convertible, specify instrument it convertible, specify instrument it convertible, specify instrument it convertible, specify instrument it convertible, specify instrument it convertible, specify instrument it convertible, specify instrument it convertible, specify instrument instrument it convertible, specify instrument instru	N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination subordination Exemption from subordination Pari pasu to Deposit Liabilities No
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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 convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify instrument it convertible, specify instrument it convertible, specify instrument it convertible, specify instrument it convertible, specify instrument it convertible into instrument it convertible, specify instrument it convertible, specify instrument instrument it convertible, specify instrument it convertible into instrument it convertible, specify instrument instrument it convertible, specify instrument instrument it convertible, specify instrument it convertible in N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination subordination Exemption from subordination Solit Liabilities Pari pasu to Deposit Liabilities No
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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 If convertible, specify instrument type convertible 28 into 29 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 34 Type of subordination Exemption from subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features No No No No No No No No No No No No No	N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination subordination Exemption from subordination Pari pasu to Deposit Liabilities No
25 If convertible, fully or partially N/A N/A N/A N/A N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination subordination Exemption from subordination Pari pasu to Deposit Liabilities No
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 If convertible, specify instrument type convertible 28 into 29 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 34 Type of subordination Exemption from subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features No No No No No No No No No No No No No	N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination subordination Exemption from subordination Pari pasu to Deposit Liabilities No
25 If convertible, fully or partially N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination pait Liabilities Pari pasu to Deposit Liabilities No N/A

	eatures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		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	ВМО	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368MPT5	06368MPS7	06376DN83	06376DN67
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
- 6 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
	monument type	Other FE to mottament	Culor 12 to motivation	Culor 12 to monument	Guior 12 to modulinon
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9 10	Par value of instrument Accounting classification	1.75 Liability - fair value option	2.5 Liability - fair value option	USD 2 Liability - fair value option	USD 4 Liability - fair value option
11	Original date of issuance / Settlement	21-May-2025	21-May-2025	22-May-2025	23-May-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	21-May-2030	21-May-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-May-2026	At par on 21-May-2026	At par on 22-November-2025	At par on 23-May-2026
				·	·
		At par on each May and	At par on each May and	At par on each February, May,	At par on each May and
		November 21, commencing May	November 21, commencing May	August and November 22,	November 23, commencing May
		21, 2026 up to and excluding the	21, 2026 up to and excluding the	commencing Nov 22, 2025 up to	23, 2026 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	and excluding the maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.95%	3.63%	4.75%	5.00%
19	Existence of a dividend stopper	No	No	No	No
-00	Fully discretionary, partially discretionary or		Mary Jakes	Mariana	Maria da de la compansión de la compansi
20	mandatory Existence of a step up or other incentive to	Mandatory	Mandatory	Mandatory	Mandatory
21	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) If convertible, fully or partially	N/A	N/A	N/A	N/A
25 26	If convertible, rully or partially If convertible, conversion rate	N/A N/A	N/A 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
00	If convertible, specify instrument type convertible				
28	into If convertible, specify issuer of instrument it				
29	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, full or partial If write-down, permanent or temporary				
ు				Î.	1
					l l
34	If temporary write-down, description of write- down mechanism				
34 34a	If temporary write-down, description of write- down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34a	If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	·		·	
	If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
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	Pari pasu to Deposit Liabilities
34a 35 36	If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
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 No N/A	Pari pasu to Deposit Liabilities No N/A
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	Pari pasu to Deposit Liabilities
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 No N/A	Pari pasu to Deposit Liabilities No N/A
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 No N/A	Pari pasu to Deposit Liabilities No N/A
34a 35 36	If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus
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 No N/A	Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Pari pasu to Deposit Liabilities No N/A MTN Prospectus

	atures Of Regulatory Capital Instruments as except as noted)				
	,	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	50	56	20	50
2	identifier for private placement)	06376DN75	06368MQU1	06376DNA8	06376DNB6
	, , ,				
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	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	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 7	USD 1	USD 6.45	
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	23-May-2025	27-May-2025	28-May-2025	28-May-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated 28-May-2023
13	Original maturity date / Final maturity	23-May-2030	27-May-2040	28-May-2030	28-May-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	isous can subject to prior supervisory approval	100	100	100	100
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 23-May-2027	27-May-26	At par on 28-November-2026	At par on 28-May-2026
16	Subsequent call dates if applicable	At par on each May and November 23, commencing May 23, 2027 up to and excluding the maturity date	On each May and November 27, commencing May 27, 2026 up to and excluding the maturity date	At par on each May and November 28, commencing Nov 28, 2026 up to and excluding the	At par on each May and November 28, commencing May 28, 2026 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	and excluding the maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.00%	Zero coupon, 8.40%	5.00%	5.25%
19	Existence of a dividend stopper	No Sied /S	No	No	No
	Fully discretionary, partially discretionary or				110
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to	,	,	,	,
21	redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	N/A	N/A	N/A	N/A
28	into				
	If convertible, specify issuer of instrument it				
29	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, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation				
	(specify instrument type immediately senior to				
35	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	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: 06376DN75	Final Terms - CUSIP: 06368MQU	Final Terms - CUSIP: 06376DNA	Final Terms - CUSIP: 06376DNB6
		Tilidi Tollilo Cooli . 00070DITT		_	

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	56	20	50	5
2	identifier for private placement)	06376DNC4	06368MQZ0	06376DND2	06368MRA4
	, , ,				
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	1.1/2	N 1/A	1.1/2	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	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 0.941	1.592	USD 2.1	15
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	28-May-2025	29-May-2025	29-May-2025	30-May-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated 20 May 2007
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	28-May-2032 Yes	29-May-2040	29-May-2035 Yes	i i
14	issuer can subject to prior supervisory approvar	res	Yes	res	Yes
					!
1	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 28-November-2026	29-May-26	At par on 29-May-2026	At par on 30-May-2026
	, , , , , , , , , , , , , , , , , , , ,		.,,	.,,	
		At par on each May and		At par on each May, February,	
		November 28, commencing Nov	On each May and November 29,	August and November 29,	
	0.1	28, 2026 up to and excluding the	commencing May 29, 2026 up to	commencing May 29, 2026 up to	
16	Subsequent call dates, if applicable				
	Coupons/dividends	28, 2026 up to and excluding the maturity date	commencing May 29, 2026 up to and excluding the maturity date	commencing May 29, 2026 up to and excluding the maturity date	Fixed
17	Coupons/dividends Fixed or floating dividend/coupon	28, 2026 up to and excluding the maturity date Fixed	commencing May 29, 2026 up to and excluding the maturity date Fixed	commencing May 29, 2026 up to and excluding the maturity date Step Up	Fixed Zero coupon, 3.16%
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	28, 2026 up to and excluding the maturity date	commencing May 29, 2026 up to and excluding the maturity date	commencing May 29, 2026 up to and excluding the maturity date	Fixed Zero coupon, 3.16% No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	28, 2026 up to and excluding the maturity date Fixed 5.32%	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70%	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6%	Zero coupon, 3.16%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	28, 2026 up to and excluding the maturity date Fixed 5.32%	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70%	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6%	Zero coupon, 3.16%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	28, 2026 up to and excluding the maturity date Fixed 5.32%	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6%	Zero coupon, 3.16% 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	28, 2026 up to and excluding the maturity date Fixed 5.32% No Mandatory	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6% No Mandatory	Zero coupon, 3.16% 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	28, 2026 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6% No Mandatory No Cumulative	Zero coupon, 3.16% 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	28, 2026 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6% No Mandatory No Cumulative Non-convertible	Zero coupon, 3.16% 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)	28, 2026 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6% No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 3.16% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	28, 2026 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6% No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 3.16% No Mandatory No Cumulative Nn/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)	28, 2026 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6% No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 3.16% 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	28, 2026 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6% No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 3.16% No Mandatory No Cumulative Nn/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 If convertible, conversion rate	28, 2026 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 3.16% 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, conversion rate If convertible, mandatory or optional conversion	28, 2026 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 3.16% 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 If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	28, 2026 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 3.16% 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	28, 2026 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 3.16% 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, 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	28, 2026 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 3.16% 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, partially or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	28, 2026 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 3.16% 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 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	28, 2026 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 3.16% 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, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Uff convertible, working in the convertible into If convertible, working in the convertible into If convertible, working in the convertible into If convertible, working in the convertible into If convertible, working in the convertible into If write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	28, 2026 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 3.16% 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 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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, write-down trigger (s) If write-down, full or partiall If write-down, full or partiall If write-down, permanent or temporary If temporary write-down, description of write-	28, 2026 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 3.16% 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 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	28, 2026 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero coupon, 3.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If tremporary write-down, description of write-down mechanism Type of subordination	28, 2026 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 3.16% 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 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	28, 2026 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero coupon, 3.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	28, 2026 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero coupon, 3.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write-down trigger (s) If write-down, full or partiall If write-down, full or partiall If write-down, full or partiall If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	28, 2026 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero coupon, 3.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	28, 2026 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Zero coupon, 3.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	28, 2026 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero coupon, 3.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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 Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	28, 2026 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Zero coupon, 3.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	28, 2026 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero coupon, 3.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	28, 2026 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Zero coupon, 3.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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 Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	28, 2026 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Zero coupon, 3.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	28, 2026 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Zero coupon, 3.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If the convertible, specify instrument type convertible into If the convertible, specify instrument type convertible into If the convertible, specify instrument type convertible into If write-down, feature If write-down, full or partial If write-down, full or partial If the convertible, specify in the convertible into in subordination If the porary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus (if applicable)	28, 2026 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Zero coupon, 3.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	28, 2026 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	commencing May 29, 2026 up to and excluding the maturity date Fixed Zero coupon, 6.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	commencing May 29, 2026 up to and excluding the maturity date Step Up 5%-6% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	Zero coupon, 3.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No

	eatures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in			
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368MRN6	06376DNE0	06376DNF7	06376DNH3
	naoriino ioi pirvate piacomonij	000001/11/1/0	0001001120	0007021117	00070274110
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Means by which enforceability requirement of Section	or Cariada applicable trierein	от Сапада арріїсаріе і петепт	or Cariada applicable triereiri	or Cariada applicable triereiri
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9 10	Par value of instrument Accounting classification	Liability - fair value option	USD 18.8		USD 1.707 Liability - fair value option
11	Original date of issuance / Settlement	5-Jun-2025	Liability - fair value option 10-Jun-2025	Liability - fair value option 10-Jun-2025	12-Jun-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	5-Jun-2040	10-Jun-2030		12-Jun-2030
14	issuer can subject to prior supervisory approvai	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 5-June-2027	At par on 10-June-2026	At par on 10-June-2027	At par on 12-June-2026
			At par on each June and	At par on each June and	At par on each June and
		At par on each June 5,	December 10, commencing Jun	December 10, commencing Jun	December 12, commencing Jun
	0.1	commencing Jun 5, 2027 up to	10, 2026 up to and excluding the	10, 2027 up to and excluding the	12, 2026 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	and excluding the maturity date	maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 5.15%	5.15%	5.05%	4.88%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to	•	,	,	-
21	redeem Nanaumulativa ar aumulativa	No	No Cumulative	No Cumulative	No Cumulative
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative 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
	If convertible, specify instrument type convertible				
28	into If convertible, specify issuer of instrument it				
29	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, full or partial If write-down, permanent or temporary				
- 55	If temporary write-down, description of write-				
34	down mechanism	F	E	5	F
34a	Type of subordination Position in subordination hierarchy in liquidation	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	(specify instrument type immediately senior to				
35	instrument)	Pari pasu to Deposit Liabilities			
36	Non-compliant transitioned features	No N/A	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			I	MTN Drooppotus
	Prospectus / Base Shelf Prospectus / Short Form Prospectus		MTN Prospectus	MTN Prospectus	MTN Prospectus
	Prospectus		MTN Prospectus	MTN Prospectus	MTN Prospectus
			MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus Supplement
	Prospectus Supplement to Base Shelf Prospectus (if applicable)				
	Prospectus	Final Tarma CHOID COORD TO	MTN Prospectus Supplement	MTN Prospectus Supplement	

3 Gove 3a Hear 3a 13 of t TLAC- Regu 4 T 5 P 6 E 7 Ir Amoi	verning law(s) of the instrument ans by which enforceability requirement of Section the TLAC Term Sheet is achieved (for other C-eligible instruments governed by foreign law) yulatory treatment Transitional Basel III rules Post-transitional Basel III rules	regulatory capital BMO 06368MSA3	Included in TLAC not included in regulatory capital BMO 06368MSB1 Province of Ontario and the laws of Canada applicable therein	Included in TLAC not included in regulatory capital BMO 06368MSC9 Province of Ontario and the laws	Included in TLAC not included in regulatory capital BMO 06368MRZ9
3 Gove 3a Gove Mear 3a 13 of t TLAC- Regu 4 T 5 P 6 E 7 Ir Amoi	que identifier (eg CUSIP, ISIN, or Bloomberg ifier for private placement) verning law(s) of the instrument ans by which enforceability requirement of Section the TLAC Term Sheet is achieved (for other C-eligible instruments governed by foreign law) gulatory treatment Transitional Basel III rules Post-transitional Basel III rules	06368MSA3 Province of Ontario and the laws of Canada applicable therein	06368MSB1 Province of Ontario and the laws	06368MSC9 Province of Ontario and the laws	
3 Gove 3a Hear 3a Hear 13 of t TLAC. Regu 4 T 5 P 6 E 7 Ir Amou 8 million	verning law(s) of the instrument ans by which enforceability requirement of Section the TLAC Term Sheet is achieved (for other Celigible instruments governed by foreign law) yulatory treatment Transitional Basel III rules Post-transitional Basel III rules	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws	Province of Ontario and the laws	06368MRZ9
3 Gove Mear 3a 13 of t TLAC- Regu 4 T 5 P 6 E 7 Ir Amoto 8 million	verning law(s) of the instrument ans by which enforceability requirement of Section the TLAC Term Sheet is achieved (for other C-eligible instruments governed by foreign law) yulatory treatment Transitional Basel III rules Post-transitional Basel III rules	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws	Province of Ontario and the laws	06368MRZ9
3a	verning law(s) of the instrument ans by which enforceability requirement of Section the TLAC Term Sheet is achieved (for other C-eligible instruments governed by foreign law) gulatory treatment Transitional Basel III rules Post-transitional Basel III rules	of Canada applicable therein			
3a	verning law(s) of the instrument ans by which enforceability requirement of Section the TLAC Term Sheet is achieved (for other C-eligible instruments governed by foreign law) gulatory treatment Transitional Basel III rules Post-transitional Basel III rules	of Canada applicable therein			
3a	ans by which enforceability requirement of Section the TLAC Term Sheet is achieved (for other C-eligible instruments governed by foreign law) gulatory treatment Transitional Basel III rules Post-transitional Basel III rules		of Canada applicable therein		Province of Ontario and the laws
3a 13 of t TLAC- Regu 4 T 5 P 6 E 7 Ir Amoi	the TLAC Term Sheet is achieved (for other C-eligible instruments governed by foreign law) gulatory treatment Transitional Basel III rules Post-transitional Basel III rules	Contractual		of Canada applicable therein	of Canada applicable therein
Regu 4	gulatory treatment Transitional Basel III rules Post-transitional Basel III rules	Contractual	Contractual	Contractual	Contractual
4 T 5 P 6 E 7 Ir Amor	Transitional Basel III rules Post-transitional Basel III rules		Contractual	Contractual	Contractual
5 P 6 E 7 Ir Amor	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
7 Ir Amor 8 million	Fligible at solo/group/group&solo		N/A	N/A	N/A
Amoi 8 million	=g at ooio, group/group asoid	N/A	N/A	N/A	N/A
8 million	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8 million					
	ount recognised in regulatory capital (Currency in ins, as of most recent reporting date) value of instrument	N/A 0.8	N/A 3.858	N/A USD 0.67	N/A USD 1.27
		Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
	ginal date of issuance / Settlement	16-Jun-2025	16-Jun-2025	16-Jun-2025	16-Jun-2025
12 Perp	petual or dated	Dated	Dated	Dated	Dated
	Original maturity date / Final maturity	16-Jun-2040	16-Jun-2040	16-Jun-2040	16-Jun-2040
14 Issue	uer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and mption amount / Initial maturity	16-Jun-26	16-Jun-26	16-Jun-26	16-Jun-26
40.00		commencing Jun 12, 2026 up to	On each June and December 12, commencing Jun 12, 2026 up to	On each June and December 12, commencing Jun 12, 2026 up to	On each June and December 12, commencing Jun 12, 2026 up to
	Subsequent call dates, if applicable upons/dividends	and excluding the maturity date	and excluding the maturity date	and excluding the maturity date	and excluding the maturity date
	,	Fixed	Fixed	Fixed	Fixed
	Coupon rate and any related index	Zero coupon, 6.50%	Zero coupon, 6.20%	Zero coupon, 8.30%	Zero coupon, 8.00%
			No	No	No
F	Fully discretionary, partially discretionary or				
20 manda	datory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to				
21 redeer		No	No	No	No
		Cumulative Non-convertible	Cumulative Non-convertible	Cumulative	Cumulative Non-convertible
		N/A	N/A	Non-convertible N/A	N/A
		N/A	N/A	N/A	N/A
		N/A	N/A	N/A	N/A
27 If	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	If convertible, specify instrument type convertible				
	If convertible, specify issuer of instrument it				
		N/A	N/A	N/A	N/A
		No	No	No	No
31 If	If write-down, write-down trigger (s)				
	If write-down, full or partial				
33 If	If write-down, permanent or temporary				
. .	If temporary write-down, description of write-				
	n mechanism	Formation for the late of the	Franchis for a large of	Franchis franchis de la constitución de la constitu	Franchise for the line of the line of
		Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	ition in subordination hierarchy in liquidation cify instrument type immediately senior to				
35 instrun		Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
	,		No	No	No
		N/A	N/A	N/A	N/A
	pectus / Base Shelf Prospectus / Short Form				
Supple	lement to Base Shelf Prospectus (if applicable)				
Pricing	g Supplement (if applicable)	Final Terms - CUSIP: 06368MSA3	Final Terms - CUSIP: 06368MSB	Final Terms - CUSIP: 06368MSC	Final Terms - CUSIP: 06368MRZ

Supplement of the protect place of the protect pl		atures Of Regulatory Capital Instruments is except as noted)				
Population counting Population counting Population counting Population counting Population counting Population counting Population counting Population counting Population Populatio						
Disparation control (or) CUSPIP (SN) or Recommonly SNO						Included in TLAC not included in
Secretary Secr	1	Issuer	<u> </u>		· .	
Contraction of private placement) Contraction Contract and the law Provided of Cristins and the law Provided of Cristins and the law Provided of Cristins applicable therein Contract applicable therein	-		BIVIO	Bivio	BINO	BINIO
Accounting based of the returnment of Common applicable harmon of Common applicable ha	2	, , ,	06376DNJ9	06368MSD7	06368MSG0	06376DNK6
A concern pulsor, of the instrument of Concern applicable herean of Concern applicable						
A concern pulsor, of the instrument of Concern applicable herean of Concern applicable						
Marie by white efficient entering of porting of the porting of t	,	Coverning law(s) of the instrument				
38 It of the TLAC Term Reset is subjected for the TLAC Serious Reset is subjected for the TLAC Serious Reset in subject in the serious blooms in the Serious Reset in the Serious Reset in the Serious Reset in the Serious Reset in the Serious Reset In the Serio	3		or Cariada applicable triereiri	or Cariada applicable mereim	or Cariada applicable triereiri	or Cariada applicable triereiri
L.C. calgobs instruments governed by foreign levid. A Programmy common of Programmy C	3a					
Regulatory protections NA NA NA NA NA NA NA N		,	Contractual	Contractual	Contractual	Contractual
Fig. Post controllored Bostell II relates NA NA NA NA NA NA NA N		Regulatory treatment				
E Elgible al sologopogropogropogropogropogropogropogro						
The instrument position is required in processed in continuous and incomposition or paid (Currency in Minds as of most received reporting (Minds as of most received reporting (Minds as of most received reporting (Minds as of most received reporting (Minds as of most received reporting (Minds as of most received reporting (Minds as of most received reporting (Minds as of most received reporting (Minds as of most received reporting (Minds as of most received reporting (Minds as of most received reporting (Minds as of most received reporting (Minds as of most received received reporting (Minds as of most received reporting (Minds as of						
Amount recognised in regulatory capital (Currency in 8 millions, as of most recording data) Amount recognised in regulatory capital (Currency in 9 millions, as of most recording data) NA USD 255 March 19 millions, as of most recording data) A committed of season of the committed of the commi						
8 millions, so of incus recent reporting date) NA VISIO 2.25 9. Per value of incus recent reporting date of incus recent reporting of incus recent re	·		other restantant	Carlot 12 to monamora	Callet 12 to mediament	Guior 12 to mourament
9 Per value of irestrument 10 Accounting disselfucinism 11 Accounting disselfucinism 12 Accounting disselfucinism 13 Original date of squareza V Settlement 13 Original date of squareza V Settlement 14 Issuer call subject to prior supervisor y sporoval 15 Original date of squareza V Settlement 16 Issuer call subject to prior supervisor y sporoval 16 Issuer call subject to prior supervisor y sporoval 17 Original date of squareza V Settlement 18 Issuer call date, contingent call dates and 19 Original date of squareza V Settlement 19 Original date of squareza V Settlement 10 Original date of squareza V		Amount recognised in regulatory capital (Currency in				
10 Accounting classifications Lability - fair value option Lability - fair value opti	_					
11 Dirporal called of Jasanace / Settlement 10-Jun 2025 23-Jun 2025 23-Jun 2025 25-Jun 2025 12 Perpetual of dated 20 Dat						USD 3
12 Perpetual or dated Da		· · · · ·	, ,			,
13 Original maturity date / Fired maturity 18-Jun-2029 23-Jun-2028 23-Jun-2028 25-Jun-2028 14-Jun-2029						
Optional call date, contingent call dates and At par on 18-March-2026 At par on 23-June 2026 At par						25-Jun-2030
At par on each March, June, September and December 18, Commencing Jun 23, 2005 up to and excluding the maturity date and exclu	14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
At par on each March, June, September and December 18, Commencing Jun 23, 2005 up to and excluding the maturity date and exclu						
At par on each March, June, Subsequent call dates, if applicable Subsequent call dates, if applicable At par on each March, June, September and December 18, Commencing Jun 23, 2026 up to Commencing Jun 23, 2026 up to Commencing Jun 23, 2026 up to Commencing Jun 23, 2026 up to and excluding the maturity date and exc						
At par on each March, June, September and December 18, Commencing Jun 23, 2005 up to and excluding the maturity date and exclu						
At par on each March, June, Soptember and December 13, December 23, De						
September and December 18, commencing Jun 18, 2026 up to a commencing Jun 18, 2026 up to and excluding the and excluding the and excluding the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed t	15	redemption amount / Initial maturity	At par on 18-March-2026	23-Jun-26	At par on 23-June-2026	At par on 25-June-2026
September and December 18, commencing Jun 18, 2026 up to a commencing Jun 18, 2026 up to and excluding the and excluding the and excluding the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed t						
September and December 18, commencing Jun 18, 2026 up to a commencing Jun 18, 2026 up to and excluding the and excluding the and excluding the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed t						
September and December 18, commencing Jun 18, 2026 up to a commencing Jun 18, 2026 up to and excluding the and excluding the and excluding the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed t						
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September and December 18, commencing Jun 18, 2026 up to a commencing Jun 18, 2026 up to and excluding the and excluding the and excluding the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed t						
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September and December 18, commencing Jun 18, 2026 up to a commencing Jun 18, 2026 up to and excluding the and excluding the and excluding the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed t						
September and December 18, commencing Jun 18, 2026 up to a commencing Jun 18, 2026 up to and excluding the and excluding the and excluding the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed t						
September and December 18, commencing Jun 18, 2026 up to a commencing Jun 18, 2026 up to and excluding the and excluding the and excluding the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed the maturity date and excluding the fixed t			At any an early March, Items		A4	A4 bd
commencing Mar 18, 2026 up to commencing Jun 23, 2026 up to and excluding the factoring Mar 18, 2026 up to and excluding the maturity date and excluding the fixed the subject to the fixed that the fixed that the fixed that				On each June and December 23		
Coupons/dividends Fixed						25, 2026 up to and excluding the
Fixed Fixe	16		and excluding the maturity date	and excluding the maturity date	maturity date	maturity date
18						
Existence of a dividend stopper		ů i				5.15%
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No No No No No No No No No No No No No N						
mandatory 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						
21 redeem	20		Mandatory	Mandatory	Mandatory	Mandatory
22 Noncumulative or cumulative Cumulat						
23 Convertible or non-convertible Non-converti						
24 If convertible, conversion trigger (s) N/A N/A N/A N/A N/A N/A 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						
If convertible, mandatory or optional conversion N/A N		If convertible, fully or partially				
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify instrument it convertible in the conver	26	If convertible, conversion rate	N/A	N/A	N/A	N/A
If convertible, specify instrument type convertible 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 any and the control of the contro	A1/A	AL/A	NI/A	
If convertible, specify issuer of instrument it If convertible, specify issuer of instrument it If convertible, specify issuer of instrument it If convertible, specify issuer of instrument it If convertible, specify issuer of instrument it If convertible, specify issuer of instrument it If convertible, specify issuer of instrument it If convertible, specify issuer of instrument into If write-down trigger (s) If write-down, write-down trigger (s) 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 in subordination Exemption from subordination Exem	27		N/A	N/A	N/A	N/A
If convertible, specify issuer of instrument it convertible, specify issuer of instrument it converts into Convert	28	, , , , , , , , , , , , , , , , , , , ,				
29 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 31 If write-down, write-down trigger (s) 32 If write-down, partial 33 If write-down, permanent or temporary If temporary write-down, description of write-down mechanism 34 Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 35 Non-compliant transitioned features No No No No No No No No No No No No No N						
30 Write-down feature	29	converts into	N/A	N/A	N/A	N/A
Second Composition of Partial Second Composition of Partial Second Composition of Partial Second Composition of Partial Second Composition of Partial Second Composition of Partial Pass to Deposit Liabilities Partial Pass to Deposit Liabilities Partial pass to Deposit Liabilities	30		No	No	No	No
33 If write-down, permanent or temporary If temporary write-down, description of write- down mechanism 34 Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities						
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		·				
34 down mechanism 34a Type of subordination Position in subordination Exemption from subord	33					
Type of subordination Position in subordination Exemption from subordination Exemption	34					
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities No No No No No No No No No N	-				Exemption from subordination	Exemption from subordination
(specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities			Exemption from subordination	Exemption from subordination		
36 Non-compliant transitioned features No No No No No No No No No No No No No		Type of subordination	Exemption from subordination	Exemption from subordination		l l
37 If yes, specify non-compliant features N/A N/A N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus MTN Prospectus MTN Prospectus		Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to				
Prospectus / Base Shelf Prospectus / Short Form Prospectus MTN Prospectus MTN Prospectus		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
Prospectus MTN Prospectus Image: Control of the prospectus of	36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	No	No
MIN Prospectus MIN Prospectus	36 37	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	No	No
	36 37	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	No	No
Supplement to Base Shelf Prospectus (if applicable)	36 37	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities	No	No N/A
	36 37	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities	No	No N/A
MTN Prospectus Supplement MTN Prospectus Supplement	36 37	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities	No	No N/A MTN Prospectus
	36 37	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities	No	No N/A
Pricing Supplement (if applicable) Final Terms - CUSIP: 06376DNJ9 Final Terms - CUSIP: 06368MSD Final Terms - CUSIP: 06368MSD Final Terms - CUSIP: 06376DNK6	36 37	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities	No	No N/A MTN Prospectus
	36 37	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Pari pasu to Deposit Liabilities No N/A	No N/A	No N/A MTN Prospectus MTN Prospectus Supplement

	atures Of Regulatory Capital Instruments s except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
<u> </u>	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BINO	Bivio	BINO	BIVIO
2	identifier for private placement)	06376DNL4	06368MSP0	06368MSS4	06368MSR6
	, ,				
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
20	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other	Caratan at incl	Contractual	Control of the	Control
	TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				l.,,
8	millions, as of most recent reporting date) Par value of instrument	N/A USD 3.988	N/A 0.07	N/A 0.1	N/A USD 0.666
9	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-Jun-2025	27-Jun-2025	27-Jun-2025	27-Jun-2025
12	Perpetual or dated	Dated 23 duit 2023	Dated	Dated	Dated
13	Original maturity date / Final maturity	25-Jun-2029	27-Jun-2032	27-Jun-2032	27-Jun-2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
1					
1	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 25-June-2026	At par on 27-June-2026	At par on 27-June-2026	At par on 27-June-2026
	,	·	·	·	·
		At par on each June and	At par on each June and	At par on each June and	At par on each June and
		At par on each June and	At par on each June and	At par on each June and	At par on each June and
1		December 25, commencing Jun	December 27 commencing Jun	December 27 commencing Jun	December 27 commencing Jun
		December 25, commencing Jun 25, 2026 up to and excluding the	December 27, commencing Jun 27, 2026 up to and excluding the	December 27, commencing Jun 27, 2026 up to and excluding the	December 27, commencing Jun 27, 2026 up to and excluding the
16	Subsequent call dates, if applicable	December 25, commencing Jun 25, 2026 up to and excluding the maturity date	December 27, commencing Jun 27, 2026 up to and excluding the maturity date	December 27, commencing Jun 27, 2026 up to and excluding the maturity date	December 27, commencing Jun 27, 2026 up to and excluding the maturity date
16	Coupons/dividends	25, 2026 up to and excluding the maturity date	27, 2026 up to and excluding the maturity date	27, 2026 up to and excluding the	27, 2026 up to and excluding the
17	Coupons/dividends Fixed or floating dividend/coupon	25, 2026 up to and excluding the maturity date Fixed	27, 2026 up to and excluding the maturity date Fixed	27, 2026 up to and excluding the maturity date Fixed	27, 2026 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	25, 2026 up to and excluding the maturity date Fixed 5.00%	27, 2026 up to and excluding the maturity date Fixed 4.15%	27, 2026 up to and excluding the maturity date Fixed 4.00%	27, 2026 up to and excluding the maturity date Fixed 5.20%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	25, 2026 up to and excluding the maturity date Fixed	27, 2026 up to and excluding the maturity date Fixed	27, 2026 up to and excluding the maturity date Fixed	27, 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	25, 2026 up to and excluding the maturity date Fixed 5.00%	27, 2026 up to and excluding the maturity date Fixed 4.15%	27, 2026 up to and excluding the maturity date Fixed 4.00%	27, 2026 up to and excluding the maturity date Fixed 5.20%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	25, 2026 up to and excluding the maturity date Fixed 5.00%	27, 2026 up to and excluding the maturity date Fixed 4.15%	27, 2026 up to and excluding the maturity date Fixed 4.00%	27, 2026 up to and excluding the maturity date Fixed 5.20%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	25, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory	27, 2026 up to and excluding the maturity date Fixed 4.15% No Mandatory	27, 2026 up to and excluding the maturity date Fixed 4.00% No Mandatory	27, 2026 up to and excluding the maturity date Fixed 5.20% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	25, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory	27, 2026 up to and excluding the maturity date Fixed 4.15% No Mandatory	27, 2026 up to and excluding the maturity date Fixed 4.00% No Mandatory	27, 2026 up to and excluding the maturity date Fixed 5.20%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	25, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory	27, 2026 up to and excluding the maturity date Fixed 4.15% No Mandatory	27, 2026 up to and excluding the maturity date Fixed 4.00% No Mandatory	27, 2026 up to and excluding the maturity date Fixed 5.20% 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)	25, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A	27, 2026 up to and excluding the maturity date Fixed 4.15% No Mandatory No Cumulative Non-convertible N/A	27, 2026 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A	27, 2026 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	25, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	27, 2026 up to and excluding the maturity date Fixed 4.15% No Mandatory No Cumulative Non-convertible N/A N/A	27, 2026 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A	27, 2026 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	25, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A	27, 2026 up to and excluding the maturity date Fixed 4.15% No Mandatory No Cumulative Non-convertible N/A	27, 2026 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A	27, 2026 up to and excluding the maturity date Fixed 5.20% 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	25, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	27, 2026 up to and excluding the maturity date Fixed 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	27, 2026 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	27, 2026 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	25, 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 MTN Prospectus	27, 2026 up to and excluding the maturity date Fixed 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	27, 2026 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	27, 2026 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, apacify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	25, 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	27, 2026 up to and excluding the maturity date Fixed 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	27, 2026 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	27, 2026 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, 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 (if applicable)	25, 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 MTN Prospectus	27, 2026 up to and excluding the maturity date Fixed 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	27, 2026 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	27, 2026 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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, apacify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	25, 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 N/A N/	27, 2026 up to and excluding the maturity date Fixed 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	27, 2026 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	27, 2026 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus (if applicable)	25, 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 N/A N/	27, 2026 up to and excluding the maturity date Fixed 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	27, 2026 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	27, 2026 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368MSQ8	06368MSZ8	06376DNS9	06376DNP5
2	Coverning law(s) of the instrument		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein			
3a	Means by which enforceability requirement of Section				
Ja	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 0.8	9.48		
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 27-Jun-2025	Liability - fair value option 30-Jun-2025	Liability - fair value option 30-Jun-2025	Liability - fair value option 2-Jul-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated 2-Jul-2025
13	Original maturity date / Final maturity	27-Jun-2031	30-Jun-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	At par on 27-June-2026	30lun-26	At par on 30-December-2025	At par on 2-April-2026
13	reactification amount? Initial maturity	At pai on 27-band 2020	30 0011 20	At par on so becomes 2025	At par 0112 April 2020
		At par on each June and		At par on each June and	At par on each January, April,
		December 27, commencing Jun	On each June and December 30,	December 30, commencing Dec	July, and October 2,
		27, 2026 up to and excluding the	commencing Jun 30, 2026 up to	30, 2025 up to and excluding the	commencing Apr 2, 2026 up to
16	Subsequent call dates, if applicable	maturity date	and excluding the maturity date	maturity date	and excluding the maturity date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.00%	Zero coupon, 5.20%	4.65%	4.65%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				l
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
04	Existence of a step up or other incentive to	NI-	NI-	NI	N-
21 22	redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible		Non-convertible
23	If convertible, conversion trigger (s)	N/A	N/A	Non-convertible 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
	If convertible, specify instrument type convertible				
28	into				
	If convertible, specify issuer of instrument it				
29	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, full or partial				ļ
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
34d	Position in subordination hierarchy in liquidation	Exemption from Superdination	Exemption from Subordination	Exemption from Supordination	Exemplion nom subordination
	(specify instrument type immediately senior to				
35	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
1	Prospectus / Base Shelf Prospectus / Short Form				
<u></u>	Prospectus			MTN Prospectus	MTN Prospectus
1	Supplement to Base Shelf Prospectus (if applicable)				
1				MTN Prospectus Supplement	MTN Prospectus Supplement
				WITTE TOOPCOLGO Cappionione	1
	Pricing Supplement (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368MSQ	Final Terms - CUSIP: 06368MSZ8		Final Terms - CUSIP: 06376DNP\$

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
<u> </u>	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BINO	DIVIO	BINO	BIVIO
2	identifier for private placement)	06376DNQ3	06368MSW5	06368MSV7	06368MTE4
	, ,				
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
20	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other	Control of the	0	Control of the	Control
	TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				l.,,
8	millions, as of most recent reporting date)	N/A USD 1.32	N/A	N/A	N/A
9	Par value of instrument Accounting classification	Liability - fair value option	0.624 Liability - fair value option	0.389 Liability - fair value option	4.562 Liability - fair value option
11	Original date of issuance / Settlement	2-Jul-2025	2-Jul-2025	2-Jul-2025	2-Jul-2025
12	Perpetual or dated	Dated 2 3di 2023	Dated	Dated 2 3 di 2023	Dated
13	Original maturity date / Final maturity	2-Jul-2040	2-Jul-2035	2-Jul-2035	2-Jul-2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
1					
1					
1	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 2-July-2027	2-Jul-26	2-Jul-26	2-Jul-26
		At par on each January, April,	On each January and July 2	On each January and July 2	On each January and July 2
		July, and October 2,	On each January and July 2, commencing Jul 2, 2026 up to	On each January and July 2, commencing Jul 2, 2026 up to	On each January and July 2, commencing Jul 2, 2026 up to
16	Subsequent call dates, if applicable		On each January and July 2, commencing Jul 2, 2026 up to and excluding the maturity date	On each January and July 2, commencing Jul 2, 2026 up to and excluding the maturity date	On each January and July 2, commencing Jul 2, 2026 up to and excluding the maturity date
16	Coupons/dividends	July, and October 2, commencing Jul 2, 2027 up to and excluding the maturity date	commencing Jul 2, 2026 up to and excluding the maturity date	commencing Jul 2, 2026 up to	commencing Jul 2, 2026 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	July, and October 2, commencing Jul 2, 2027 up to and excluding the maturity date Fixed	commencing Jul 2, 2026 up to and excluding the maturity date	commencing Jul 2, 2026 up to and excluding the maturity date Fixed	commencing Jul 2, 2026 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	July, and October 2, commencing Jul 2, 2027 up to and excluding the maturity date Fixed 5.45%	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.45%	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.25%	commencing Jul 2, 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	July, and October 2, commencing Jul 2, 2027 up to and excluding the maturity date Fixed	commencing Jul 2, 2026 up to and excluding the maturity date	commencing Jul 2, 2026 up to and excluding the maturity date Fixed	commencing Jul 2, 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	July, and October 2, commencing Jul 2, 2027 up to and excluding the maturity date Fixed 5.45%	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.45% No	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.25% No	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40% 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	July, and October 2, commencing Jul 2, 2027 up to and excluding the maturity date Fixed 5.45%	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.45%	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.25%	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	July, and October 2, commencing Jul 2, 2027 up to and excluding the maturity date Fixed 5.45% No Mandatory	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.45% No Mandatory	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.25% No Mandatory	commencing Jul 2, 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	July, and October 2, commencing Jul 2, 2027 up to and excluding the maturity date Fixed 5.45% No Mandatory	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.45% No Mandatory	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.25% No Mandatory	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40% No Mandatory
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	July, and October 2, commencing Jul 2, 2027 up to and excluding the maturity date Fixed 5.45% No Mandatory	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.45% No Mandatory	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.25% No Mandatory	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 4.40% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	July, and October 2, commencing Jul 2, 2027 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A	commencing Jul 2, 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	July, and October 2, commencing Jul 2, 2027 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A	commencing Jul 2, 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	July, and October 2, commencing Jul 2, 2027 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A	commencing Jul 2, 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 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	July, and October 2, commencing Jul 2, 2027 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Jul 2, 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, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	July, and October 2, commencing Jul 2, 2027 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A	commencing Jul 2, 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 If convertible, specify instrument type convertible	July, and October 2, commencing Jul 2, 2027 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Jul 2, 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	July, and October 2, commencing Jul 2, 2027 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Jul 2, 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	July, and October 2, commencing Jul 2, 2027 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Jul 2, 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
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, appecify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If the down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	July, and October 2, commencing Jul 2, 2027 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 Pri pasu to Deposit Liabilities No N/A	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Jul 2, 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 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, fully or partially If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus (if applicable)	July, and October 2, commencing Jul 2, 2027 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 P/A N/A N/A	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Jul 2, 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 Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, appecify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If the down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	July, and October 2, commencing Jul 2, 2027 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.25% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	commencing Jul 2, 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 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, fully or partially If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus (if applicable)	July, and October 2, commencing Jul 2, 2027 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	commencing Jul 2, 2026 up to and excluding the maturity date Fixed Zero coupon, 5.25% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	commencing Jul 2, 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 Pari pasu to Deposit Liabilities No

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in			
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368MTH7	06368MTJ3	06376DNM2	06376DNN0
	identifier for private placement)	0000011117	0000011100	003700141112	00370111110
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Means by which enforceability requirement of Section	or Cariada applicable trierein	от Сапаца арріїсавіе пістепт	от Сапаца арріїсавіе пістепт	or Cariada applicable triereiri
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9 10	Par value of instrument Accounting classification	5.918 Liability - fair value option	Liability fair value aption		USD 4.027 Liability - fair value option
11	Original date of issuance / Settlement	9-Jul-2025	Liability - fair value option 9-Jul-2025	Liability - fair value option 10-Jul-2025	10-Jul-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	9-Jul-2028	9-Jul-2035	10-Jul-2028	10-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 9-July-2027	At par on 9-July-2026	At par on 10-Jan-2026	At par on 10-July-2026
		At par on each January and July	At par on each January and July	At par on each January and July	At par on each January and July 10, commencing Jul 10, 2026 up
			9, commencing Jul 9, 2026 up to	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable	and excluding the maturity date	and excluding the maturity date	date	date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.45%	4.15%	4.53%	4.82%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to	Manuatory	Ivialidatory	Ivialidatory	Ivial idatol y
21	redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
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
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	IVA	IN/FS	IN/FS	IN/FX
28	into				
00	If convertible, specify issuer of instrument it	NI/A	N/A	NI/A	NI/A
29 30	converts into Write-down feature	N/A No	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)				-
32	If write-down, full or partial				
33	If write-down, permanent or temporary If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation				
35	(specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities			
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	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 December 1 1 0 1	MTN December 2010 Control
				MTN Prospectus Supplement	MTN Prospectus Supplement
1			İ	i e	İ
	Pricing Supplement (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368MTH	Final Terms - CUSIP: 06368MTJ3	Final Terms - CUSIP: 06376DNM	Final Terms - CUSIP: 06376DNN(

	atures Of Regulatory Capital Instruments		
(\$ million	ns except as noted)		
		Included in TLAC not included in	
		regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg		
2	identifier for private placement)	06376DNT7	06376DNR1
		Province of Ontario and the laws	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	of Canada applicable therein	therein
	Means by which enforceability requirement of Section		
3a	13 of the TLAC Term Sheet is achieved (for other		
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual
	Regulatory treatment		
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument
	пізнитені туре	Other TEAC Instrument	Other TEAC Institution
	Amount recognised in regulatory capital (Currency in		
8	millions, as of most recent reporting date)	N/A	N/A
9	Par value of instrument	USD 0.633	USD 13
10	Accounting classification	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10-Jul-2025	11-Jul-2025
12	Perpetual or dated	Dated	Dated
13	Original maturity date / Final maturity	10-Jul-2037	11-Jul-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes
1			
	Optional call date, contingent call dates and		
15	redemption amount / Initial maturity	At par on 10-Jul-2027	At par on 11-Jul-2026
		At par on each January and July	
		10, commencing Jul 10, 2027 up	At par on each January and July 11 commencing Jul
16	Subsequent call dates, if applicable	10, commencing Jul 10, 2027 up to and excluding the maturity	At par on each January and July 11, commencing Jul 11, 2026 up to and excluding the maturity date
16	Subsequent call dates, if applicable Coupons/dividends	10, commencing Jul 10, 2027 up	At par on each January and July 11, commencing Jul 11, 2026 up to and excluding the maturity date
16		10, commencing Jul 10, 2027 up to and excluding the maturity	
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	10, commencing Jul 10, 2027 up to and excluding the maturity date	11, 2026 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed	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	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20%	11, 2026 up to and excluding the maturity date Fixed 5.00%
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	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20%	11, 2026 up to and excluding the maturity date Fixed 5.00%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory	11, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory	11, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative	11, 2026 up to and excluding the maturity date Fixed 5.00% Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible	11, 2026 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)	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A	11, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A	11, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A	11, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A	11, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	11, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, conversion rate	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	11, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	11, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, 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	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	11, 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
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	11, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	11, 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	11, 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
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or 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	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	11, 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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 Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	11, 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	11, 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If tremporary write-down, description of write-down mechanism Type of subordination	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	11, 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument 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	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	11, 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	11, 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	11, 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	11, 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	11, 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, paperify instrument type convertible into If convertible, specify instrument type convertible into If convertible, apperify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	11, 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	11, 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, paperify instrument type convertible into If convertible, specify instrument type convertible into If convertible, apperify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	11, 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, paperify instrument type convertible into If convertible, specify instrument type convertible into If convertible, apperify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	11, 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	11, 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	11, 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 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, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	11, 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 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, tully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible 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)	10, commencing Jul 10, 2027 up to and excluding the maturity date Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	11, 2026 up to and excluding the maturity date Fixed 5.009 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

	eatures Of Regulatory Capital Instruments		
(\$ million	ns except as noted)		
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
'	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BINO	Bivic
2	identifier for private placement)	06368MTU8	06368MTT1
		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
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other		
Ja	TLAC-eligible instruments governed by foreign law)	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
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in		
8	millions, as of most recent reporting date)	N/A	N/A
9	Par value of instrument	0.682	0.76
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option	Liability - fair value option
11 12	Perpetual or dated	17-Jul-2025 Dated	17-Jul-2025 Dated
13	Original maturity date / Final maturity	17-Jul-2040	17-Jul-2040
14	Issuer call subject to prior supervisory approval	Yes	Yes
	Optional call date, contingent call dates and		
15	redemption amount / Initial maturity	17-Jul-26	17-Jul-26
		On each January and July 17, commencing Jul 17,	On each January and July 17, commencing Jul 17,
16	Subsequent call dates, if applicable Coupons/dividends	2026 up to and excluding the maturity date	2026 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 6.70%	
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to	Walidatory	inandatory
21	redeem	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible	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
	<u> </u>	· · · · · · · · · · · · · · · · · · ·	
	16		
27	If convertible, mandatory or optional conversion	N/A	N/A
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A	
	If convertible, specify instrument type convertible	N/A	
28 29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	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
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
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
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 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 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-down mechanism Type of subordination	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 N/A No
28 29 30 31 32 33 34 34a 35	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
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
28 29 30 31 32 33 34 34a 35	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 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 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
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
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

(\$ million			
	ns except as noted)		
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1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg		
2	identifier for private placement)	06376DNU4	06368MTV6
		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
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other		
Ja	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual
	Regulatory treatment		
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
7	Instrument type	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in		
8	millions, as of most recent reporting date)	N/A	N/A
9	Par value of instrument	USD 3	USD 1.012
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option	Liability - fair value option
11 12	Perpetual or dated	21-Jul-2025 Dated	21-Jul-2025 Dated
13	Original maturity date / Final maturity	21-Jul-2028	21-Jul-2040
14	Issuer call subject to prior supervisory approval	Yes	Yes
	Optional call date, contingent call dates and		
15	redemption amount / Initial maturity	At par on 21-Jan-2026	21-Jul-26
		·	
		At par on each January and July 21, commencing Jan	On each January and July 21, commencing Jul 21,
16	Subsequent call dates, if applicable	21, 2026 up to and excluding the maturity date	2026 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	4.55%	Zero coupon, 8.40%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to	Manadory	Mandatory
21	redeem	No	No
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
23 24	If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A
	If convertible, fully or partially	N/A	N/A
25	If convertible, conversion rate		
	,	N/A	N/A
25 26	If convertible, mandatory or optional conversion		N/A
25	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	N/A N/A	
25 26	If convertible, specify instrument type convertible into		N/A
25 26 27 28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	N/A	N/A N/A
25 26 27	If convertible, specify instrument type convertible into		N/A
25 26 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 N/A
25 26 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 N/A
25 26 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 N/A
25 26 27 28 29 30 31 32 33 34	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A No	N/A N/A N/A No
25 26 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 N/A
25 26 27 28 29 30 31 32 33 34	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation	N/A N/A No	N/A N/A N/A No
25 26 27 28 29 30 31 32 33 34 34a 34a	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A No	N/A N/A N/A No
25 26 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 N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 34 34a 34a	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
25 26 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 If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	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)		
		T. A.O	T. A. C. and C. L. C. and C. and C. and
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg		
2	identifier for private placement)	06376DNV2	06368MUA0
			Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other		
04	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual
	Regulatory treatment		
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
7	Instrument type	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in		
8	millions, as of most recent reporting date)	N/A	N/A
9	Par value of instrument	USD 1.131	6
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 22-Jul-2025	Liability - fair value option 22-Jul-2025
12	Perpetual or dated	Dated 22-Jul-2025	Dated 22-Jui-2025
13	Original maturity date / Final maturity	22-Jul-2030	22-Jul-2035
14	Issuer call subject to prior supervisory approval	Yes	Yes
	Optional call date, contingent call dates and		
15	redemption amount / Initial maturity	At par on 22-Jul-2026	22-Jul-31
		At par on each January and July 22, commencing Jul	On each January and July 22, commencing Jul 22,
16	Subsequent call dates, if applicable	22, 2026 up to and excluding the maturity date	2031 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	4.70%	
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatany
20	mandatory Existence of a step up or other incentive to	Mandatory	Mandatory
21	redeem	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	IN/A	IN/A
28	into		
	If convertible, specify issuer of instrument it		
29 30	converts into Write-down feature	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
	Position in subordination hierarchy in liquidation		
35	(specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form		
	Prospectus	MTN Prospectus	
	Supplement to Base Shelf Prospectus (if applicable)	MTNB	
		MTN Prospectus Supplement	
	Pricing Supplement (if applicable)		
	2 - sekrement (sekrement)	Final Terms - CUSIP: 06376DNV2	Final Terms - CUSIP: 06368MUA0

	atures Of Regulatory Capital Instruments		
(\$ million	ns except as noted)		
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
- '	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BINO	BINO
2	identifier for private placement)	06376DNW0	06376DNX8
		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
0-	Means by which enforceability requirement of Section		
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual
	Regulatory treatment	Contractadi	Contraction
4	Transitional Basel III rules	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A
9	Par value of instrument	USD 11	USD 2.832
10	Accounting classification	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	24-Jul-2025 Dated	30-Jul-2025 Dated
13	Original maturity date / Final maturity	24-Jul-2030	30-Jul-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes
1			
1			
	Optional call date, contingent call dates and		
15	redemption amount / Initial maturity	At par on 24-Jul-2026	At par on 30-Jul-2026
	,	,	
		At par on each January and July 24, commencing Jul	At par on each January and July 30, commencing Jul
16	Subsequent call dates, if applicable	At par on each January and July 24, commencing Jul 24, 2026 up to and excluding the maturity date	At par on each January and July 30, commencing Jul 30, 2026 up to and excluding the maturity date
	Coupons/dividends	24, 2026 up to and excluding the maturity date	30, 2026 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index		
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	24, 2026 up to and excluding the maturity date Fixed	30, 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	24, 2026 up to and excluding the maturity date Fixed 5.00%	30, 2026 up to and excluding the maturity date Fixed 5.10%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	24, 2026 up to and excluding the maturity date Fixed 5.00%	30, 2026 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	24, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory	30, 2026 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	24, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative	30, 2026 up to and excluding the maturity date Fixed 5.10% 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	24, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory	30, 2026 up to and excluding the maturity date Fixed 5.10% 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	24, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	30, 2026 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	24, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A	30, 2026 up to and excluding the maturity date Fixed 5.10% 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	24, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	30, 2026 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	24, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	30, 2026 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	24, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	30, 2026 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	24, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	30, 2026 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	24, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	30, 2026 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	24, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	30, 2026 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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	24, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	30, 2026 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	24, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	30, 2026 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, ronversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	24, 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	30, 2026 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If tremporary write-down, description of write-down mechanism Type of subordination	24, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	30, 2026 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation	24, 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	30, 2026 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	24, 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	30, 2026 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	24, 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	30, 2026 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Urite-down feature If write-down, write-down trigger (s) If treporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	24, 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	30, 2026 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	24, 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	30, 2026 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Urite-down feature If write-down, write-down trigger (s) If treporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	24, 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	30, 2026 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	24, 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	30, 2026 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Prospectus / Base Shelf Prospectus / Short Form	24, 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 MTN Prospectus	30, 2026 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	24, 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	30, 2026 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	24, 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 MTN Prospectus	30, 2026 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus

	atures Of Regulatory Capital Instruments		
(\$ million	ns except as noted)		
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
<u> </u>	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BING	BINO
2	identifier for private placement)	06368MUS1	06368MUX0
		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
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other		
Ja	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual
	Regulatory treatment		
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
7	Instrument type	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in		
8	millions, as of most recent reporting date)	N/A	N/A
9	Par value of instrument	1.057	9.168
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 30-Jul-2025	Liability - fair value option 30-Jul-2025
12	Perpetual or dated	Dated	Dated
13	Original maturity date / Final maturity	30-Jul-2035	30-Jul-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes
	Optional call date, contingent call dates and		
15	redemption amount / Initial maturity	At par on 30-Jul-2026	30-Jul-27
40	Coharament and datas if annihabila	At par on each January and July 30, commencing Jul	On each January and July 30, commencing Jul 30,
16	Subsequent call dates, if applicable Coupons/dividends	30, 2026 up to and excluding the maturity date	2027 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	3.80% No	Zero coupon, 3.70%
19	Fully discretionary, partially discretionary or	INO	INO
20	mandatory	Mandatory	Mandatory
0.4	Existence of a step up or other incentive to		N.
21	redeem Noncumulative or cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A
	conversion, conversion rate	I WAY	1975
27	If convertible, mandatory or optional conversion	N/A	N/A
20	If convertible, specify instrument type convertible		
28	into If convertible, specify issuer of instrument it		
29	converts into	N/A	N/A
30	Write-down feature	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
J-ia	Position in subordination hierarchy in liquidation	prof saporaniatori	
	(specify instrument type immediately senior to	_ , _ , _ ,	
35 36	instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
37	If yes, specify non-compliant features	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form		
	Prospectus / Base Sneit Prospectus / Snort Form		
	•		
	Supplement to Base Shelf Prospectus (if applicable)		
	,		
	Drising Supplement (if!:bl-)		
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368MUS1	Final Terms - CUSIP: 06368MUX0
		101110 0001 1 00000M001	101110 00011 100000INO/10

/C million	eatures Of Regulatory Capital Instruments as except as noted)		
(\$ millor	is except as noted)		
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg		
2	identifier for private placement)	06376DNY6	06376DNZ3
		Province of Ontario and the laws of Canada applicable	
3	Governing law(s) of the instrument	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
	Regulatory treatment		200
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
7	Instrument type	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in		
8	millions, as of most recent reporting date)	N/A	N/A
10	Par value of instrument Accounting classification	USD 16.359	USD 5
11	Original date of issuance / Settlement	Liability - fair value option 31-Jul-2025	Liability - fair value option 31-Jul-2025
12	Perpetual or dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	31-Jul-2028	31-Jul-2030 Yes
14	issuer can subject to prior supervisory approval	Yes	1 63
	Optional call date, contingent call dates and		
15	redemption amount / Initial maturity	At par on 31-Jan-2026	At par on 31-Jul-2026
		At par on each January and July 31, commencing Jan	At par on each January and July 31, commencing Jul
16	Subsequent call dates, if applicable	31, 2026 up to and excluding the maturity date	31, 2026 up to and excluding the maturity date
	Coupons/dividends		
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 4.37%	Fixed 5.00%
19	Existence of a dividend stopper	No	No
00	Fully discretionary, partially discretionary or mandatory	Mandatan	Mandatan
20	Existence of a step up or other incentive to	Mandatory	Mandatory
21	redeem		
22		No	No
- ^^	Noncumulative or cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
23 24 25	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
24	Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
24 25 26	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
24 25	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	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 If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
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	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	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
24 25 26 27 28 29 30 31	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	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) If write-down, full or partial If write-down, permanent or temporary	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33 34	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible 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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33 34	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative 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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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, mandatory or optional conversion If convertible, specify instrument type 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	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	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No NI/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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No NI/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 feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
24 25 26 27 28 29 30 31 32 33 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, mandatory or optional conversion If convertible, specify instrument type 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	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	Cumulative 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